



PARTNERING WITH TOWNSHIPS

TOIRMA NEWS

TOWNSHIP OFFICIALS OF ILLINOIS RISK MANAGEMENT ASSOCIATION



DID YOU KNOW?

Effective January 1, 2012, HB 219/Public Act 97-0016 requires adult passengers who are sitting in the back seat of a vehicle to wear a seat belt. Failure to comply with this law could result in a fine, not to exceed \$25. Previously, only drivers, front-seat passengers, children younger than 16 years of age, and passengers younger than 19 with a driver who is younger than 18, were required to wear seat belts in the back seat.

SPRING IS AROUND THE CORNER

Today it feels like spring outside but as I look at the calendar, I am reminded we still have several weeks to get through before spring does finally arrive. It has been quiet, weather wise, so far this winter and I can only hope that trend continues. It certainly will go a long way towards reducing claims if that were to occur.



Along that line of thought about reducing the number and severity of claims, I would ask the following of our members:

- Please work safely – it is very important to incorporate that safety aspect into the daily job.
- Please report claims – claims should be reported when they occur or as soon as possible with as much information as possible to allow expeditious processing of the claims.
- If the phone is busy – leave a number where you can be reached and you will be contacted as soon as possible. There are days when few calls are received and days when the phone rings constantly. Often these days of many calls are weather related and there are several others trying to turn in a claim also. We will return a call to you if you leave a return number.

Thanks for your assistance in these very important matters.

Hopefully, by the time this is mailed, spring will follow shortly and the good weather has continued. While the seasons may change, the requests listed above will still be important to TOIRMA and our members.

Roderick D. Beck
Executive Director

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PREVENTING WORK INJURIES

**There is no way to prevent all work injuries.
The best approach to preventing injuries is by taking steps to minimize risk.**

**Here are some suggestions (from actual claim files)
for creating a safe work environment and avoiding injuries:**

- Avoid jumping from or standing on autos or equipment
- Keep hands and fingers away from tailgates and chains
- Maintain and keep machinery in proper working order
- Look for slippery substances and objects in walkways
- Avoid leaning objects against a vehicle or garage door
- Avoid jumping off trailer, wheelchair lift, or steps
- Climb in and out of vehicles/equipment properly
- Do not stand near or by tailgate when opening
- Buckle up while driving or riding in a vehicle
- Remove bucket/plow while on the ground
- Get assistance when lifting heavy objects
- Always be aware of your surroundings
- Use proper bending/lifting techniques
- Wear the proper safety apparel
- Don't remove safety guards
- Wear safety goggles

**If you have a Workers' Compensation claim,
please report it to the TOIRMA Claims Department at
1-800-252-5059, ext. 1242 or ext. 1191 or ext. 1245 or ext. 1349.**



SEEN & NOTED:

**SAFETY IS A FULL-TIME JOB –
DON'T MAKE IT A PART-TIME PRACTICE**

Hard hat stickers available at:
<http://www.myhardhatstickers.com/>



KNOW YOUR COVERAGES...

TOIRMA TEST

Test your TOIRMA knowledge! These questions can be answered if you paid attention to the Summer, Fall & Winter 2011 TOIRMA newsletters. Answers appear at the end. How do you rate?

1. What is required to be posted beginning February 1 of each year for a three month period ending April 30?

- a. Dillon's Rule
- b. TOIRMA Mission Statement
- c. OSHA Form 300A
- d. Intergovernmental Cooperation Act
- e. Workers' Compensation ACT

2. All of the following are true, EXCEPT:

- a. Workers Compensation must be purchased separately
- b. TOIRMA will pay up to \$2,500 (with no deductible) for clean up, removal and replacement of trees downed on township property due to lightning, wind, rain or ice storms
- c. Flood and Earthquake coverage is subject to a deductible based on township population
- d. The maximum recovery per loss on a bridge is \$50,000

3. What is TOIRMA's policy on reporting newly acquired autos, equipment and property?

- a. Wait for the renewal packet to add
- b. Report acquired equipment only if a claim occurs
- c. Autos, equipment and property MUST be listed on the control sheets in order for coverage to apply
- d. Inland Marine equipment doesn't need to be added unless is it worth more than \$5,000

4. Which statement is true regarding TOIRMA County Loss Control Meetings?

- a. TOIRMA comes to designated counties on a five year cycle
- b. Provides an opportunity for township officials to "refresh" their knowledge of TOIRMA's coverages
- c. Fosters a networking opportunity with other township officials in your area
- d. Participants will receive 2 hours of Continuing Education Credits
- e. All of the above

5. How can a township cover a Contracted Assessor through TOIRMA?

- a. Member townships can sign an Intergovernmental Agreement (TOIRMA provides)
- b. Write a letter to TOIRMA describing your need for coverage
- c. Coverage can be extended through an Assessor Agreement for Independent Contractors (cost \$200)
- d. Both a. and b.
- e. Both a. and c.

6. Which Act is the Illinois law permitting local governments such as townships to partner together in programs such as TOIRMA?

- a. Dillon's Rule
- b. The Intergovernmental Cooperation Act
- c. The General Assembly Act
- d. The Public Entities Act

7. Which of the following are true?

- a. A TOIRMA magnet is a convenient way to keep important TOIRMA numbers handy — especially if you need to call in a claim
- b. Don't waste time and resources by reporting a claim; wait and see what happens
- c. Be sure to admit fault when you are at fault
- d. All of the above

8. What publication does TOIRMA offer to members free of charge to help reduce the cost of liability claims?

- a. Supervisor's Digest
- b. Trustee Handbook
- c. Clerk's Calendar
- d. Highway Commissioner's Diary

9. What term means 'the perception of environmental elements with respect to time and/or space, the comprehension of their meaning, and the projection of their status after some variable has changed, such as time?'

- a. Spatial Awkwardness
- b. Special Analysis
- c. Situational Awareness
- d. Similar Attributes

10. CCMSI (Cannon Cochran Management Services, Inc.) has web-based interactive training presentations on their website. Which of the following would be beneficial to townships?

- a. Back Safety
- b. Emergency Preparedness
- c. Slips, Trips and Falls in the Workplace
- d. Driving and Vehicle Safety
- e. All of the above

Answer Key: 1) c. 2) a. 3) c. 4) e. 5) e. 6) b. 7) a. 8) d. 9) c. 10) e.

8- 10 answers correct: TOIRMA Whiz

4- 7 answers correct: TOIRMA Whiz-in-Progress - Brush up a little by reading past TOIRMA newsletters at www.toirma.org/newsletters

1-3 answers correct: TOIRMA Turkey - Call Jeremy Deck or Matt Knight for a Loss Control Visit



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



Lucy Prouty, Supervisor of Ela Township / Lake County won the Wii at Game Night during the 104th Annual Educational Conference of the Township Officials of Illinois in Springfield on November 7, 2011. The Wii was donated by TOIRMA. Lucy is pictured with Jeremy Deck, TOIRMA Loss Control Consultant.

100% COUNTIES

Elizabeth Township / Jo Daviess County joined TOIRMA on January 1, 2012. Jo Daviess County has now joined the rank of 100% County. There are now 42 counties in Illinois that have 100% TOIRMA membership.

Building Alteration / New Construction

Is your township planning an addition / alteration to an existing building or construction of a new building this spring or summer? Please call us before construction begins so that we can make sure there is proper coverage. Call Debbie at 1-800-252-5059, ext. 1204 or Beth at ext. 1139.

THANK YOU!

Marylee Donnelly (recently retired TOIRMA Claim Supervisor) sent the following thank you:

Thank you to all who have communicated their good wishes to me upon my retirement. Working with township folks has been a great experience. I have met so many wonderful people and will remember you all fondly. ~Marylee

TOIRMA TOTAL MEMBERS 1/31/2012

Townships ❁ 1370
MTAD's ❁ 312

Welcome New Members – Crete Township / Will County; Elizabeth Township / Jo Daviess County; Spring Lake Township / Tazewell County

Introducing the Newest Members of the TOIRMA Team.



Bernadette (Bernie) Barth joined the TOIRMA Claims Team as a Claim Representative on August 8, 2011. Bernie handles Workers' Compensation claims and comes to TOIRMA from a local Farmers Insurance Agency. Bernie replaces Tracy Walton who left this past July to pursue another career.

Erica Spezia joined the TOIRMA Claims Team on September 6, 2011. She came straight from Danville Area Community College where she was taking radiology courses and playing softball.

Erica welcomed her first son on April 11, 2011 and enjoys spending her time with him along with camping and shopping. She is in the process of adapting to the Claim Associate role as this is her first experience in the claims world.

Erica assists Katie Musgrave, Julie Flynn, Mike Maloy, and Bernie Barth in the Claims Department.



Debbie Prentice joined the TOIRMA Team on November 21, 2011 as an Underwriting Tech. She attended Danville Area Community College and has many years experience in an office setting. Her only hobby is the theater, be it on or off the stage. She is currently directing the winter show for the Red Mask Players in Danville. She has three grown sons and five grandchildren.

Debbie lives with her husband Rick in Danville.

Debbie works closely with Beth Eyrich and Simphi Lenover in the Underwriting Department. Debbie replaces Angel O'Brien who left this past October to pursue other interests.



TOIRMA HEADING INTO 27th YEAR!

TOIRMA has begun preparation for its 27th year! Renewal packets were mailed January 13 for the June 1, 2012 renewal. The Supervisor and Highway Commissioner should both review the renewal packet. Auto, Inland Marine, and Property Control Sheets, along with Payroll, are an important part of the renewal process and must be kept up-to-date. Please make a copy of the completed packet for your file before returning the original to the Danville office. The completed packets are due March 1, 2012. If you have any questions on your renewal packet, please contact Beth Eyrich at 1-800-252-5059, ext. 1139 or Debbie Prentice at ext. 1204.



*Signs of the times...reminding us to replace damaged signs ASAP.
Photo taken by Jeremy Deck in Crete Township.*

National Playground Safety Week: April 23 – 27, 2012



Now that Spring has arrived, so will the people at your playgrounds and parks. It is estimated that each year, nearly 220,000 children ages 14 and under are treated in emergency departments for injuries associated with playground equipment.

Many members within TOIRMA own and maintain playgrounds and recreational areas. It is important to be able to recognize potential hazards and maintenance issues at these play areas. Important things to look for when examining your playgrounds for the busy season ahead are:

- Safety surfacing
- Mechanical breakdowns
- Structural breakdowns
- Age specific equipment
- Entanglement and entrapment hazards
- Proper signage

TOIRMA Loss Control Consultant, Matt Knight, is a Certified Playground Inspector with the National Playground Safety Institute and is available for consultation and safety recommendations. It is important that we provide a safe play environment for our younger residents. **If you need assistance please give Matt a call at 1-800-252-5059, Ext. 1387.**



Human Resources Help Line

By: Jim Donelan

Being the new guy on the TOIRMA block, I still have the liberty of commenting on the excellent services offered by the TOIRMA Program. One of those services is the Human Resources Help Line. TOIRMA has made available to its membership human resource professionals specializing in assisting officials with employment related questions and issues. We are all busy people with plenty to keep us occupied. When keeping this in mind, it only makes sense to call the Help Line prior to taking action. This professional assistance is there to make your life easier and to help avoid more problems down the road.

HELP!
1-888-472-6785
Extension: 1180 or 1201

The following questions/answers have been put together to provide our members with a basic overview of the Help Line. Please remember to call BEFORE taking action.

Question:

Why is there a Human Resources Help Line?

Answer:

TOIRMA implemented this service to provide members with access to professionals specializing in employment rules, regulations and practices, and to help reduce claims related to human resources.

Question:

When did the Human Resources Help Line start?

Answer:

The Human Resources Help Line was presented as a service to TOIRMA members in 1999.

Question:

What type of services/questions can be addressed to the Help Line?

Answer:

Any employment related questions including hiring, discipline, termination, and discrimination.

Question:

When should I call the Help Line?

Answer:

We prefer that you call the Help Line prior to taking action on an employment related issue. However, please call whenever you have a question.

Question:

Is there a cost for calling the Human Resource Help Line?

Answer:

No. The Help Line is a free service offered to all TOIRMA members.

Question:

What is the Human Resources Help Line number?

Answer:

1-888-472-6785, Extension: 1180 or 1201



TOIRMA/Springfield

Executive Office

3217 Northfield Drive
Springfield, IL 62702-1400
217-744-8010
217-744-8011 Fax
Toll Free 888-562-7861
www.toirma.org

Rod Beck

Executive Director
rbeck@toirma.org

Jim Donelan

Associate Director
jdonelan@toirma.org

Pat Jacob

Administrative Assistant
pjacob@toirma.org

TOIRMA/Danville

Administrative and Claims

Towne Centre Building
2 East Main Street, Suite 208
Danville, IL 61832-5852
Toll Free 800-252-5059
217-443-0927 Fax
www.ccmsi.com

Simphi Lenover

Account Manager, ext. 1128
217-477-6628 Fax
slenover@ccmsi.com

Beth Eyrich

Underwriter, ext. 1139
217-477-6739 Fax
beyrich@ccmsi.com

Debbie Prentice

Underwriting Tech, ext. 1204
217-477-6604 Fax
dprentice@ccmsi.com

Katie Musgrave

Claim Supervisor, ext. 1349
217-477-6649 Fax
kmusgrave@ccmsi.com

Julie Flynn

Claim Consultant, ext. 1245
217-477-6645 Fax
jflynn@ccmsi.com

Mike Maloy

Claim Consultant, ext. 1191
217-477-6691 Fax
mmaloy@ccmsi.com

Bernie Barth

Claim Representative, ext. 1242
217-477-6842 Fax
bbarth@ccmsi.com

Heather George

Claim Representative, ext. 1264
217-477-6764 Fax
hgeorge@ccmsi.com

Erica Spezia

Claim Associate, ext. 1263
217-477-6863 Fax
espezia@ccmsi.com

Jeremy Deck

Marketing Representative/Loss
Control Consultant, ext. 1384
217-477-6884 Fax
jdeck@ccmsi.com

Matt Knight

Loss Control Consultant, ext. 1387
217-477-6887 Fax
mknight@ccmsi.com

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

Human Resources Help Line

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

ADMINISTRATIVE & CLAIMS
TOWNE CENTRE BUILDING
2 EAST MAIN STREET, SUITE 208
DANVILLE, IL 61832-5852

PARTNERING WITH TOWNSHIPS

