



# TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

## *Premises Inspections*

**D**URING A RECENT Association of Governmental Risk Pools (AGRIIP) education session, Ryan Spelman, Senior Director at the Center for Internet Security stated that *“risk pools are unique in that they find ways to meet their members’ needs, not look for reason to deny claims. Pools utilize loss control and member services to help prevent claims.”* Mr. Spelman was giving a presentation on cyber liability, and it was interesting to hear a professional from outside of the insurance pooling industry making this statement, and reassuring. The TOIRMA mission statement reflects Mr. Spelman’s comments. *“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.”* One of the ways we assist our members is through the TOIRMA loss control program.

TOIRMA’s loss control efforts are an essential part of the success of the TOIRMA Program. These services are assisting members in minimizing claims. Matt Knight and Sean Richardson do a phenomenal job in carrying out TOIRMA’s loss control. An essential component of our loss control is also the involvement of our members. Thanks to this buy-in, claims and injuries are prevented daily. Whether your township or road district is small or large, there are exposures present while performing every day work for constituents. One of the ways TOIRMA can help our members is by performing

a premises inspection.

It’s no secret that there is a greater exposure to injuries with the operation of equipment, maintenance of highways, and shop activities. However, even in operation of office activities injuries can occur. A TOIRMA premises inspection can help. A premises inspection can be initiated by our staff or by our members. This consists of our loss control team providing an on-site visit to your township building. Matt Knight or Sean Richardson will work with you in making sure that your shop is as safe as possible. This, of course, helps reduce the possibilities of injuries, and ensures that your township is operating within the Occupational Safety and Health Administration (OSHA) standards. Government inspectors are visiting townships and road districts. TOIRMA loss control can help you stay in front of potential problems, prevent injuries, and avert fines.

Thank you to our members that are cooperating with our loss control team. Your involvement and feedback are vital.

If you would like a premises inspection, please contact Matt Knight (217) 444-1387, [mknight@ccmsi.com](mailto:mknight@ccmsi.com) or Sean Richardson (217) 444-1384, [sean.richardson@ccmsi.com](mailto:sean.richardson@ccmsi.com).

As always, if you have any additional questions, please feel free to contact me toll-free at (888) 562-7861 or by e-mail at [jdonelan@toirma.org](mailto:jdonelan@toirma.org).



## Dividend Reminder

On March 15, 2019, TOIRMA mailed dividend checks to each eligible member’s TOIRMA contact. Please remember that according to the Public Funds Deposit Act [30 ILCS 225/1], the dividend check should be deposited within **two working days**.

Per the action of the TOIRMA Board of Trustees, members that have been in TOIRMA for the past five consecutive years received a dividend equaling 15% of their corresponding annual contribution from the June 1, 2013 to May 31, 2015 Program Year. This marks the 28th consecutive year the Board of Trustees has issued a dividend to Members. This year’s dividend totals \$2,146,043, for a 28-year total of \$43,558,030 returned to Members.

# TOIRMA Issues Dividends

**T**HE TOIRMA BOARD OF TRUSTEES voted again to issue a dividend to all eligible members. To be eligible, members must have been in the TOIRMA Program for the previous five consecutive years. This is the 28th consecutive year the Board of Trustees has declared a dividend to eligible members.

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

Public Act 89-150, approved July 14, 1995, provides that a dividend received from a Risk Management Program, such as TOIRMA, shall be used to reduce the costs of the future contributions, or if a substantial surplus exists, for the abatement of property taxes.

Officials across the state have been receiving their dividend checks, many of them are shown here accepting their funds.

Member names will be published in the *Township Perspective* if the dividend check is not cashed by May 31, 2019.



Mickey Goral, TOIRMA Member Services Associate, presenting a dividend check to **CORTLAND TOWNSHIP** Supervisor DaNee Walker (center) and Highway Commissioner Gaylord Lockwood, Jr. (right)



Mickey Goral, TOIRMA Member Services Representative, presenting a dividend check to **SYCAMORE TOWNSHIP** Highway Commissioner Bill Powers.



Mickey Goral, TOIRMA Member Services Representative, presenting a dividend check to **DEKALB TOWNSHIP** Supervisor Jennifer Johnson.



Mickey Goral, TOIRMA Member Services Associate, presenting a dividend check to **GENOA TOWNSHIP** Highway Commissioner Keith Butz.



Mickey Goral, TOIRMA Member Services Associate, presenting a dividend check to **MENDOTA TOWNSHIP** Supervisor Peggie Reddick (left) and Clerk Linda Corrigan (center).



Mickey Goral, TOIRMA Member Services Associate, presenting a dividend check to **BRUCE TOWNSHIP** Supervisor Henry Araujo.



Mickey Goral, TOIRMA Member Services Associate, presenting a dividend check to **DIXON TOWNSHIP** Supervisor Ed Fritts.