



# TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

## Thank You to TOIRMA Members

**W**ITH THE RUSH OF THE HOLIDAYS now over and a new year beginning, we would like to say thank you to our members. TOIRMA is a joint intergovernmental insurance pool, not an insurance company, providing coverage to townships, road districts, and multi-township assessment districts throughout the State of Illinois. TOIRMA operates as a partnership of local governments that share risks. A key part of TOIRMA's success is our members. In October of last year, each member contact received a copy of our Annual Member Survey to be completed and returned to us. The timeliness and abundant response rate from our membership was great, and we appreciate the cooperation.

In fact, we mailed 1,381 surveys to TOIRMA member contacts, and 1,008 were completed and returned to our office. This represents a 73% response rate which is phenomenal. Of the 1,008 received, 76 required a follow-up by our staff. In mid-December members of the TOIRMA staff reviewed each of the responses and discussed and evaluated the appropriate response.

The survey is an opportunity for members to tell us about their experiences with the TOIRMA Program. This input assist us in making improvements to the TOIRMA Program. We have made enhancements to our process and administration due to member feedback. A recent example includes the addition of our Claims Reporting Hotline that allows a member to report a claim 24 hours a day, 365 days a year, (844) 562-2720.

In years past coverages have been added due to suggestions garnered from the survey.

Upon considerable discussion amongst staff and the Board of Trustees, and research additions include: coverages for bridges, equipment breakdown coverage (boiler and machinery), optional general, auto, and public officials liability coverages in excess of the standard limitations of \$3 million (up to \$5 million or \$10 million accordingly), increasing the premises medical liability limit from \$5,000 to \$10,000 per person; and the addition of cyber liability coverages (added June 1, 2017), all at no additional charge to our members.

On behalf of the TOIRMA Board of Trustees and staff, thank you again for your participation in the Annual Survey. It is appreciated!

### Annual Renewal Packets

TOIRMA will be mailing Annual Renewal Packets to each of our member contacts during the month of January. If you are that contact person, please add the review and contents of the packet. If you are not the contact person, please ask your contact person to make sure the review and response is completed.

Each TOIRMA Member (at least the supervisor and highway commissioner) should review and send back the requested information. Packets include: (1) Comprehensive General Liability Questionnaire, (2) listing of the Values for Vehicles; Inland Marine Equipment; and Buildings/Contents, and (3) listing of Estimated Payroll. **Your coverage is dependent on the accuracy of this information, so your reply is key.** Also, included in the packet this year is your Intergovernmental Cooperation Contract. There will be two contracts in the packet, and both should be signed (one returned to TOIRMA and the other kept for your files). Renewal packets are due to TOIRMA by March 1, 2018.

### Have a Happy New Year!

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



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