Be Prepared

I think the Boy Scouts motto says it all, “Be Prepared!”

It’s that time of year again when the weather is getting quite unpredictable. Some days start out nice and sunny only to end up cold, and dare I say the word “snowy” here in Illinois. Being prepared for all types of conditions is beneficial to you and your constituents.

A part of this preparation is making sure township vehicles have been inspected and are in proper working order. In fact the Occupational Safety & Health Administration (OSHA) recognizes the hazards of winter weather driving and recommends that properly trained workers inspect the following vehicle systems:

- **Brakes**: Brakes should provide even and balanced braking. Also check that brake fluid is at the proper level.
- **Cooling System**: Ensure a proper mixture of 50/50 antifreeze and water in the cooling system at the proper level.
- **Electrical System**: Check the ignition system and make sure that the battery is fully charged and that the connections are clean. Check that the alternator belt is in good condition with proper tension.
- **Engine**: Inspect all engine systems.
- **Exhaust System**: Check exhaust for leaks and that all clamps and hangers are snug.
- **Tires**: Check for proper tread depth and no signs of damage or uneven wear. Check for proper tire inflation.
- **Oil**: Check that oil is at proper level.
- **Visibility Systems**: Inspect all exterior lights, defrosters (windshield and rear window), and wipers. Install winter windshield wipers.

By following these simple steps, among others, you are helping to keep yourself and your citizens safer this coming winter season. This also assists the TOIRMA Program in reducing the number of claims, which is an essential part of our success.

Thank you for your help with these important matters.

On behalf of the TOIRMA Program, I would like to wish you all a Happy Holiday Season and a prosperous New Year.

Roderick D. Beck
Executive Director
TOIRMA Welcomes New Claim Staff

**Danielle Smith** joined TOIRMA on July 14, 2014 as a Claim Associate. She graduated in May 2014 from Kaplan University with a Bachelor’s degree in Business. While attending college she worked full time as a preschool teacher. Danielle was married this past September and is a farm wife. She loves being married and living on the family farm. In her spare time she enjoys cooking and baking sweets. Although she doesn’t like sweets, she enjoys finding new recipes and likes to give her sweet treats away. The TOIRMA staff has enjoyed many of her sweet treats already! Danielle loves the experience and knowledge she has gained and enjoys being a part of the TOIRMA Team.

**Kelly Helenthal** joined the TOIRMA Claims Team on August 25, 2014. She is returning to claim handling after being a stay at home mom for a few years. Kelly has 18 years of liability claims management. Her experience includes commercial auto, commercial liability, products-completed operations, premise liability, and environmental claims. Kelly likes to spend time camping and fishing with her husband and 9 year old son. They are always looking for new fishing holes to explore. As of this writing, she still has yet to share her famous blueberry muffins with the TOIRMA Team!

**David Christensen** joined the TOIRMA Team on August 4, 2014. He has been a claim professional since 1988. David earned his Associate in Claims (AIC) in 1992, and his Chartered Property Casualty Underwriter (CPCU) in 1998. Many years of his claims experience have been in the public entity arena, including property, auto, general liability and public officials’ liability. David has been married to his wife Carolyn for 26 years. They have two adult children and 5 grandchildren, one of which is serving in the United States Navy. They are involved at their church and with local Indiana politics.

**Did you know.....**

on September 11, 2014 the U.S. Department of Labor released an announcement outlining new reporting requirements to OSHA - Occupational Safety & Health Administration - which take effect on January 1, 2015. Under the revised rule, employers will be required to notify OSHA of work-related fatalities within eight hours, and work-related in-patient hospitalizations, amputations or losses of an eye within 24 hours. Previously, OSHA’s regulations required an employer to report only work-related fatalities and in-patient hospitalizations of three or more employees. Reporting single hospitalizations, amputations or loss of an eye was not required under the previous rule. For more information about the new rule, visit www.osha.gov/recordkeeping2014.
1. Does TOIRMA offer a Death Benefit?

Your TOIRMA package includes Comprehensive Accidental Death and Dismemberment coverage for elected officials of the township. The coverage provides continuous, non-stop protection against covered benefits that occur whether or not you are on township business. Please refer to your TOIRMA Summary of Coverages for more details.

2. Does TOIRMA provide Workers’ Compensation?

Yes, TOIRMA provides Workers’ Compensation for all elected officials and employees of the township. Please report ALL on-the-job injuries as soon as possible so that the employee will receive proper benefits and proper care.

3. Do we have to bid our coverages at renewal each year?

Under the Intergovernmental Cooperation Act, TOIRMA members are not required to annually bid this coverage.

4. Are individuals that have been ordered by the court to perform community service covered when working for a township?

Pursuant to Illinois law (730 ILCS 115), the township would not be liable for any injury or loss a person might receive while performing public or community service. The township needs to keep safety and risk management in mind when assigning duties. If the township cannot provide proper supervision, TOIRMA recommends not accepting the offender for public or community service.

5. Can we just send a bill in when presenting a claim?

In order for the claims department to track your bill, you need to call the claim in first. The adjuster will request basic information. Therefore, when the bill is received, they should be able to match it up with the proper claim.
TOIRMA MEMBER CALENDAR  

Following are highlights of the upcoming TOIRMA calendar:

January .................................. Renewal Packets mailed to all members renewing June 1 — due back by March 1
February ................................. Has your Renewal Packet been completed and returned?
March ................................. Renewal Packets due

Are you ready? These photos were taken in Grandview Township/Edgar County this past winter.

TOIRMA TOTAL MEMBERS  
As of 10/31/2014

Townships ★ 1373
MTAD’s ★ 312
PORTABLE LADDER SAFETY

Ladder safety should be taken seriously. Ladder accidents and falls can result in severe injury and in some cases even death. Everyone should be shown how to use a ladder in the correct way. Here is a list on ladder safety tips so that you and your employees will be better protected against ladder accidents.

- Read and follow all labels/markings on the ladder.
- Avoid electrical hazards! Look for overhead power lines before handling a ladder. Avoid using a metal ladder near power lines or exposed energized electrical equipment.
- Always inspect the ladder prior to using it. If the ladder is damaged, it must be removed from service and tagged until repaired or discarded.
- Always maintain a 3-point (two hands and a foot, or two feet and a hand) contact on the ladder when climbing. Keep your body near the middle of the step and always face the ladder while climbing (see diagram).
- Only use ladders and appropriate accessories (ladder levelers, jacks or hooks) for their designed purposes.
- Ladders must be free of any slippery material on the rungs, steps or feet.
- Do not use a self-supporting ladder (step ladder) as a single ladder or in a partially closed position.
- Do not use the top step/rung of a ladder as a step/rung unless it was designed for that purpose.
- Use a ladder only on a stable and level surface, unless it has been secured (top or bottom) to prevent displacement.
- Do not place a ladder on boxes, barrels or other unstable bases to obtain additional height.
- Do not move or shift a ladder while a person or equipment is on the ladder.
- An extension or straight ladder used to access an elevated surface must extend at least 3 feet above the point of support. Do not stand on the three top rungs of a straight, single or extension ladder.
- The proper angle for setting up a ladder is to place its base a quarter of the working length of the ladder from the wall or other vertical surface.
- A ladder placed in any location where it can be displaced by other work activities must be secured to prevent displacement or a barricade must be erected to keep traffic away from the ladder.
- Be sure that all locks on an extension ladder are properly engaged.
- Do not exceed the maximum load rating of a ladder. Be aware of the ladder’s load rating and of the weight it is supporting, including the weight of any tools or equipment.

From the U.S. Department of Labor and/or http://www.dol.gov.
**What is Frostbite?**

Frostbite is an injury to the body caused by freezing body tissue. The most susceptible parts of the body are the extremities such as fingers, toes, ear lobes, or the tip of the nose. Symptoms include a loss of feeling in the extremity and a white or pale appearance. Medical attention is needed immediately for frostbite. The area should be slowly re-warmed.

**What is Hypothermia?**

Hypothermia is abnormally low body temperature (below 95°F). Warning signs include uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness, and apparent exhaustion. Medical attention is needed immediately. If it is not available, begin warming the body slowly.

**How should I dress during cold weather?**

- Wear layers of loose-fitting, lightweight, warm clothing. Trapped air between the layers will insulate you. Outer garments should be tightly woven, water repellent, and hooded.
- Wear a hat, because 40 percent of your body heat can be lost from your head.
- Cover your mouth to protect your lungs from extreme cold.
- Mittens, snug at the wrist, are better than gloves.
- Try to stay dry and out of the wind.

Provided by the National Weather Service at www.weather.com.

---

**OSHA Forms 300 and 300A—post February 1 – April 30**

Our members continue to see visits from the Illinois Department of Labor and they typically ask to see OSHA’s Form 300 (Log of Work-Related Injuries and Illnesses). The OSHA Injury and Illness forms are now available in a pdf fillable form at www.osha.gov/recordkeeping/RKforms.html. For the past several years we have provided information about the OSHA Forms 300 and 300A in the Winter issue of the TOIRMA Newsletter, this year is no exception.

Other information about OSHA Injury and Illness Recordkeeping and Reporting Requirements can be found at www.osha.gov/recordkeeping. Below is an example of information found at this site:

**Am I required to prepare and maintain records?**

Employers with more than ten employees and whose establishments are not classified as a partially exempt industry must record work-related injuries and illnesses using OSHA Forms 300, 300A and 301, available at https://www.osha.gov/recordkeeping/RKforms.html. Partially exempt industries include establishments in specific low hazard retail, service, finance, insurance or real estate industries and are listed in Appendix A to Subpart B and at https://www.osha.gov/recordkeeping/ppt1/RK1exempttable.html.

Employers who are required to keep Form 300, the Injury and Illness log, must post Form 300A, the Summary of Work-Related Injuries and Illnesses, in a workplace every year from February 1 to April 30. Current and former employees, or their representatives, have the right to access injury and illness records. Employers must give the requester a copy of the relevant record(s) by the end of the next business day.

For more information, read the “Do I need to fill out the OSHA Log of Work-Related Injuries and Illnesses?” brochure (OSHA Publication 3169) at https://www.osha.gov/recordkeeping/pub3169text.html.
Way to go TOIRMA Members!

By: Jim Donelan, Associate Director

During this past year the TOIRMA team enjoyed speaking with numerous township officials throughout the State of Illinois. Whether it was at an individual township, at a county loss control or association meeting, or at a regional or state-wide meeting, we see this as both a teaching and learning opportunity.

At several of these meetings, we spent a considerable amount of time and energy providing examples of claims (without naming townships) that have occurred in the TOIRMA Program. Some examples include items that cannot be prevented, such as tornado damage to a building. Unfortunately some examples are claims that could have/should have been avoided. An example of the latter type of claim we discuss might include the following set of facts: (1) a highway commissioner was made aware of a stop sign obstruction, (2) the commissioner did not address/clear the obstruction away from the sign, (3) there was an accident at this particular intersection, (4) there were damages and injuries, and (5) there was a subsequent lawsuit and cost to the TOIRMA Program.

Believe it or not our intent is not to always harp about the negative things that happen in this business. Our purpose for bringing these types of claims to light is to give “real life” examples that we can learn from and hopefully prevent from reoccurring.

Although these illustrations do drive home a point, at times it does feels like we are only speaking about the damaging items. On this note, we wanted to highlight some best practices that are happening in townships throughout the State. In particular, we learned of the following:

- **Back-up Cameras.** A township has equipped all of their trucks with back-up cameras. For only a few hundred dollars per vehicle, these cameras help make backing up safer and reduce the likelihood of injuries and costs.

- **Portable Stair Unit.** A highway commissioner noticed that his worker was using a step ladder while power washing a township truck. Every time the employee turned the washer on, pressure from the power washer would cause him to go backwards and the ladder to wobble. The highway commissioner has purchased a portable stair unit with a platform to assist in washing. This is more stable and a much safer tool that has helped in reducing potential losses.

- **Human Resources Help Line.** A highway commissioner was having a problem with an employee and telephoned the TOIRMA Human Resources Help Line (888) 472-6785, Ext. 1180 or 1146. Due to advice given and followed, the highway commissioner successfully documented the problems and situation which provided a solid foundation for the action that was taken. This assisted the township with a highly potential human resources problem.

- **Adding New Equipment.** A township highway commissioner called the TOIRMA office, (800) 252-5059, Ext. 1204 or 1139 to add a new piece of equipment to its coverages (control sheet). This is beneficial in making sure that the proper coverage is in place for this township.

Efforts like the ones outlined above are critical to the success of the TOIRMA Program. In our 29th year, TOIRMA continues to meet the needs of townships, road districts and multi-township assessment districts throughout Illinois. We want to thank all of you who took the time to participate in discussions with us this past year. It has been a pleasure, and we appreciate the ongoing teaching and learning opportunities.

We hope this information is helpful. If you have any further questions regarding the above topics, please feel free to contact me at 888-562-7861 or by e-mail at jdonelan@toirma.org.

TOIRMA Mission: “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.”
Human Resources Help Line
Don’t forget to call for help with employee issues. 1-888-472-6785 Ext. 1180 or Ext. 1146

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

Administrative and Claims
Towne Centre Building
2 East Main Street, Suite 208
Danville, IL 61832-5852
217-446-1089
Toll Free 800-252-5059
www.ccmsi.com

Customer Service

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

Beth Eyrich, ext. 1139
217-477-6739 Fax
eyrich@ccmsi.com

Debbie Prentice, ext. 1204
217-477-6604 Fax
dprentice@ccmsi.com

Loss Control

Matt Knight, ext. 1387
217-477-6887 Fax
mknigh@ccmsi.com

Sean Richardson, ext. 1384
217-477-6884 Fax
sean.richardson@ccmsi.com

Claims

Danielle Smith, ext. 1418
217-477-3038 Fax
dsmith@ccmsi.com

Kelly Helenthal, ext. 1372
217-477-6490 Fax
k helenthal@ccmsi.com

Heather Vargas, ext. 1242
217-477-6842 Fax
h vargas@ccmsi.com

Erica Sandlin, ext. 1263
217-477-6863 Fax
esandlin@ccmsi.com

David Christensen, ext. 1245
217-477-6645 Fax
dchristensen@ccmsi.com

Mike Maloy, ext. 1191
217-477-6691 Fax
mmaloy@ccmsi.com

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