A wise friend once told me “man plans, and God laughs.” Never has this been truer than in recent weeks. Believe it or not, we plan for our newsletters. Articles within an issue may depend on the time of the year, types of recurring claims, or changes to the TOIRMA Program. Sometimes it’s difficult to pick a topic for the TOIRMA newsletter. However, it was not the case for this issue.

First, the good news. On behalf of the TOIRMA Board of Trustees, we are pleased to announce that beginning June 1, 2017, the TOIRMA Program now includes Cyber Liability Coverage. There isn’t a day that goes by when there isn’t an article online, in the newspaper, or on TV about cyber problems. Just in the past year, my identity has been stolen at least twice. Any of you that have been through this knows just how time consuming a process it can be to correct cyber related problems. The new Cyber Coverage is designed to better protect TOIRMA members from losses and exposures not otherwise covered.

TOIRMA started in 1986 with only two members. At that time, it was difficult for local governments to obtain insurance coverage at an affordable/stable price. TOIRMA is an intergovernmental risk pool designed specifically for townships, road districts, and multi-township assessment districts. Coverages included in the TOIRMA Program are: General Liability, Auto Liability, Bridge Coverage, Cyber Liability Coverage, Employee Benefits Liability, Equipment Breakdown Coverage (boiler and machinery), Public Officials Liability, Property, Auto Physical Damage, Inland Marine, Workers’ Compensation, Treasurer’s Bond, and Accidental Death and Dismemberment. TOIRMA also provides members access to the Human Resources Help Line.

TOIRMA’s new Cyber Coverage is designed to cover claims relating to Information Security and Privacy Liability (damages and expenses resulting from a violation of a privacy law), Privacy Breach Response Services, Regulatory Defense and Penalties, Website Media Content Liability, PCI Fines and Penalties, and Cyber Extortion Loss. More information pertaining to Cyber Liability Coverage may be found on page 4.

Second, the not so good news. It is with great sorrow that I inform you of the loss of a dear friend of TOIRMA’s, township government’s, and mine. On Wednesday, April 26, 2017, former TOIRMA Executive Director Rod Beck passed away at his home. Always a gentleman, Rod will be remembered for his kindness, friendship, and care of the TOIRMA Program. Please see the memoriam on page 8.

All the best and have a safe Summer.

Jim Donelan
Executive Director
WORKERS’ COMPENSATION – WHAT IS TTD?

By: Erica Sandlin, TOIRMA Claim Representative

When a worker is injured on the job and temporarily unable to work, or has restrictions which the township cannot accommodate, the injured worker is entitled to receive TTD – temporary total disability benefits.

When a work injury is reported to TOIRMA, depending on the details of the incident and severity of the injury, the claim is assigned to either a medical only adjuster or an indemnity adjuster. Medical only claims are for minor injuries that require minimal treatment related to the injury. Indemnity claims involve more complex injuries and claims where the employee is temporarily taken off work or released to restricted duty.

If the claim is assigned to an indemnity adjuster, we are required to secure a wage statement from the township. The statement requests 52 weeks of wages prior to the date of injury. When the statement is returned, the adjuster calculates the employee’s average weekly wage. The TTD rate at which the employee is paid during his/her disability period is 2/3 of their average weekly wage.

The Illinois Work Comp Act requires a three day waiting period before TTD begins. However, if the employee is off work for more than 14 or more calendar days then the waiting period is paid.

To qualify for TTD benefits a work status slip from the treating physician is required. The injured employee will receive TTD payments until they are able to return to work or until the employer can accommodate the work restrictions. TOIRMA strongly encourages all townships to have a work consideration program in place so that light duty/work restrictions can be accommodated. This is beneficial for the employee as well as the township.

Please be sure to report all work injuries to TOIRMA immediately. This will avoid delays in processing the claim and ensure prompt payment of benefits.

CLAIM REPORTING HOTLINE
(844) 562-2720 | Available 24/7

SEEN & NOTED:

Personally Identifiable Information includes the individual’s driver’s license or state identification number; social security number; unpublished telephone number; and credit, debit or other financial account numbers in combination with associated security codes, access codes, passwords or pins if such information allows an individual to be uniquely and reliably identified or contacted or allows access to the individual’s financial account or medical record information.

Excerpt from TOIRMA’s new Cyber Liability coverage.
Sign Maintenance

For motorists, signs are a great tool for helping them drive safely. For the township, they are often a nuisance and major expense. Listed below are maintenance suggestions for consideration provided by the Illinois Department of Transportation.

- All traffic signs should be kept in proper position, clean, and legible at all times. Damaged signs should be replaced without delay.
- Signs poorly maintained lose their effectiveness as traffic control devices. Damaged, defaced, or dirty signs are ineffective and discredit the agency responsible for them.
- Special care should be taken to see that weeds, shrubbery, construction materials, and snow are not allowed to hide the face of any sign.
- A regular schedule of inspection should be established to ensure adequate maintenance. Semi-annual inspections generally have been sufficient.
- Night time inspections should be made to determine that all signs are functioning properly at night.
- Inspections may also be performed each day by observing the traffic signs as you or a crew member drive the township system. Sign vandalism or deficiencies should be noted and arrangements made to correct any problems.

For more information, contact your Loss Control Consultant at (800) 252-5059, ext. 1387 or 1384. CLAIM REPORTING HOTLINE (844) 562-2720 | Available 24/7
TOIRMA added Cyber Liability coverages effective June 1, 2017. Each TOIRMA member contact should have received a mailing with the Cyber Liability Coverage Form describing the new coverages. In addition, the mailing included information on how to register for access to www.breachsolutions.com, a proprietary risk management website containing valuable resources, such as sample privacy policies and procedures, breach response and preparedness materials, and state and federal regulatory updates. You can also check the website for trending cyber topics and timely data security news and updates.

Following are some coverage highlights:

**Information Security and Privacy Liability**
Covers damages and expenses resulting from a violation of a privacy law for:
- theft, loss, or unauthorized disclosure of personally identifiable non-public information or third party corporate information
- acts or incidents that directly result from a failure of computer security to prevent a security breach
- failure to timely disclose an incident in violation of any breach notice law
- failure to comply with that part of a business’ privacy policy that specifically:
  - prohibits or restricts the disclosure, sharing or selling of a person’s personally identifiable non-public information
  - requires access to personally identifiable non-public information or to correct incomplete or inaccurate personally identifiable non-public information after a request is made by a person
  - mandates procedures and requirements to prevent the loss of personally identifiable non-public information
  - failure to administer (a) an identity theft prevention program or (b) an information disposal program required by regulations and guidelines

**Privacy Breach Response Services**
Provides breach services that include:
- forensic and legal assistance from a panel of experts to help determine the extent of the breach and the steps needed to comply with applicable laws
- notification to persons who must be notified under applicable law
- discretionary notice to individuals potentially affected by the breach in which there is a resulting risk of financial, reputational or other harm
- credit monitoring and fraud protection services from Beazley partners to affected individuals. Alternatively, members may choose to offer their customers a data monitoring service
- public relations expenses, crisis management consultants, notifications to customers where notifications are not required by law, government mandated public notices related to breach events

**Regulatory Defense and Penalties**
Covers defense expenses and penalties resulting from a regulatory proceeding resulting from a violation of privacy law.

**Website Media Content Liability**
Covers damages and expenses for one or more of the following acts committed during the course of media activities:
- Defamation, libel or slander
- Violation of the rights of privacy of an individual
- Invasion or interference with an individual’s right of publicity
- Plagiarism, piracy, misappropriation of ideas
- Infringement of copyright
- Infringement of domain name, trademark, trade name, trade dress, logo etc.
- Improper deep-linking or framing within electronic content

**PCI Fines and Penalties**
Indemnifies the member for PCI fines and expenses that they may incur following a breach.

**Cyber Extortion Loss**
Covers payments made to prevent or stop a threat to breach computer security, destroy or corrupt data, or interrupt or computer systems.

All claims should be reported as soon as possible by utilizing one of the following:

**CLAIM REPORTING HOTLINE**
(844) 562-2720 | Available 24/7

TOIRMA Website: www.toirma.org
FAQ’S

By: Beth Eyrich, Underwriting Supervisor

1. Do we need to report rental equipment to TOIRMA?

Yes. Please report any rental equipment to TOIRMA for documentation. We need to know the year, make, model, serial number, value, dates of rental, and name of rental company.

2. What if the township is going to help the city (or another entity) with some work?

If the township is going to help another entity and will be using township equipment driven by township employees, then the township needs to secure a written Intergovernmental Agreement with that entity.

3. 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.

4. Some tombstones in our township cemetery were damaged during the recent storms. Are they covered by TOIRMA?

Tombstones are not township owned property; therefore, there would be no coverage through TOIRMA. Tombstones would be considered personal property and the cost to repair or replace would be the responsibility of the family.

5. Can a township cover property (ex. equipment, vehicles) that it does not own?

Townships must own property in order for it to be covered with TOIRMA. However if a lease agreement exists between the owner and the township, TOIRMA can list that piece of property on the control sheet and cover. We request a copy of the lease for the file.

TOIRMA published a new Program Manual this year. We started mailing them around the middle of May to the contact person. If you are the contact person and have not received a new TOIRMA Program Manual by the middle of June, please call or e-mail Debbie Prentice at (217) 444-1204 or dprentice@ccmsi.com.

When you receive the 2017 Declaration pages and the 2017 Summary of Coverages in June, they should be inserted in the TOIRMA Program Manual after the appropriate tab (Declaration Pages or Summary of Coverages).

This is the fifth manual published since the inception of the TOIRMA Program in 1986.
TOIRMA MEMBER CALENDAR

Following are highlights of the upcoming TOIRMA calendar:

**June**
- Renewal contribution due June 1
- Intergovernmental Cooperation Contract signed and returned
- Declaration pages and payroll audit mailed

**July**
- Payroll audits due

---

MATT KNIGHT AND SEAN RICHARDSON, TOIRMA LOSS CONTROL CONSULTANTS CONDUCTED COUNTY LOSS CONTROL/SAFETY TRAINING MEETINGS IN SEVERAL COUNTIES AND HANDED OUT DIVIDEND CHECKS TO QUALIFYING MEMBERS

---

**Stephenson County meeting on March 15, 2017**

---

**Whiteside County meeting on March 15, 2017**

---

**Edwards, Lawrence, Richland County meeting on March 20, 2017**

---

**Gallatin and Saline County meeting on March 21, 2017**

---

**Jim Donelan, TOIRMA Executive Director delivering dividend check to Darrell Maxheimer, Highway Commissioner of Rochester Township/Sangamon County**

---

**Beth Eyrich, TOIRMA Underwriting Supervisor delivering dividend check to John Valle, Supervisor of York Township/DuPage County**

---

**Erica Sandlin, TOIRMA Claim Representative and Beth Eyrich, TOIRMA Underwriting Supervisor attended the East Central Illinois Highway Commissioners Association 36th Annual Spring Seminar this past March in Decatur**
DIVIDEND CHECKS ISSUED

Dividend checks were mailed to 1,366 TOIRMA members on March 15, 2017. Members participating in the TOIRMA Program for the previous five consecutive years were eligible for the dividend; this dividend included members from the June 1, 2011 – May 31, 2012 program year that are still current members. Although the dividend is not guaranteed, the TOIRMA Board of Trustees has declared a dividend for 26 consecutive years totaling $39,319,056. This year the amount returned to members totaled $2,066,770.

According to the Public Funds Deposit Act [30 ILCS 225/1] monies received by a township or road district that are not needed for immediate disbursement should be deposited within two working days. Member name will be published in the Township Perspective if dividend check is not cashed by May 31, 2017.

As of April 30, 2017, 101 of the 1,366 dividends had not been cashed.

Multi-Township Assessment Districts

Thirty-one of the TOIRMA Multi-Township Assessment District (MTAD) members will be involved in restructuring effective January 1, 2018. These changes were made by the Illinois Department of Revenue. The restructuring also resulted in nine new MTADs. Below is verbiage from the:

Joint Committee on Administrative Rules
Administrative Code
Title 86: Revenue
Chapter 1: Department of Revenue
Part 110 Property Tax Code

Section 110.160 Multi-Township Assessment Districts

b) The Department has promulgated the following list of multi-township assessment districts in accordance with Sections 2-10 and 2-15 of the Property Tax Code [35 ILCS 200] (Code). The list will remain in effect subject only to the following:

1) for purposes of candidates for assessor with terms beginning January 1, 2018, the multi-township assessment districts will remain in effect until the Department certifies the pre-election requirements of the candidates as authorized under Sections 2-50 and 2-52 of the Code;

2) for purposes of appointing assessors or contracting with qualified persons to fill assessor vacancies under Section 2-60 of the Code, the multi-township assessment districts will remain in effect from January 1, 2018 through December 31, 2021;

3) for purposes of disbursements and distributions under Sections 2-10 and 2-25 of the Code, the multi-township assessment districts will remain in effect through November 30, 2021;

4) for assessment purposes, the multi-township assessment districts will remain in effect from January 1, 2018 through December 31, 2021.

The affected TOIRMA MTAD members have been billed from June 1, 2017 – January 1, 2018. Later in the fall, we will mail information on covering the new entities that were formed by the above restructure and we will also send prospect letters to the MTADs that have not previously joined TOIRMA.

If you have any questions about your MTAD coverages, please call Debbie Prentice at (217) 444-1204 (dprentice@ccmsi.com) or Beth Eyrich at (217) 444-1139 (beyrich@ccmsi.com).
Rod Beck In Memoriam

By: Jim Donelan

On Wednesday, April 26, 2017, township government lost a true friend. At 8:54 a.m. Rod Beck received his calling from God and passed away at his home with his wife Delores at his side.

Rod always referred to Delores as his “girlfriend” and he meant it. He would light up when speaking of her, loved her very much, and considered her his best friend. Our prayers are with Rod, Delores, and the entire Beck family.

Rod began his service to township government in 1987, when he was appointed Township Clerk of Eldorado Township in his beloved McDonough County. In 1989, he was encouraged to run and was successfully elected to the office of Highway Commissioner, a position he held until 2004. During his tenure as Highway Commissioner he was instrumental in the formation of the West Central Illinois Highway Commissioners Association, serving as a board member and president. Rod was also a member of the board of directors and served as president of the Township Highway Commissioners of Illinois. In addition, Rod served as a board member of the Township Officials of Illinois (TOI), and a member of the board of trustees for Township Officials of Illinois Risk Management Association (TOIRMA).

In 2004, Rod resigned his position as Highway Commissioner to join TOIRMA full-time as its Associate Director. He was later named Executive Director in 2006, serving in that capacity until his retirement in 2015. Rod continued to be a part of the TOIRMA family, serving as Risk Management Advisor until his passing.

Rod was a strong advocate and supporter of Township Government and the TOIRMA Program. His contributions to TOIRMA as a member of the board of trustees, Associate Director, and Executive Director are too many to list, but a few he was involved with include: adding bridge coverage; offering members optional liability limits; adding extra expense coverages; increasing property, flood, and earthquake limits; and the addition of equipment breakdown coverages (boiler and machinery). TOIRMA is in a better place because of the efforts of Rod Beck. His leadership, friendship, and caring nature will truly be missed.

Rod and I first met in 2001 when he was the Highway Commissioner and a member of the board for TOI. At the time, I served as TOI Associate Director. Upon getting to know Rod, I quickly realized that he was smart, reliable, and a very good person. Someone you liked being around, and being a St. Louis Cardinals fan didn’t hurt. He wasn’t flashy and never the showman, but he always had something helpful to add when appropriate. His guidance was calming and respected.

It’s funny what we remember about people, and the stories that come to us when they are gone. As I sit in my office thinking of Rod, I came across a horseshoe and think back with a smile. I remember the year we had an issue in certain parts of Illinois where horse drawn carriages were tearing up township roads. TOI successfully passed legislation authorizing townships the ability to license horse-drawn carriages as a way to offset the extra road maintenance costs. One day Rod shows up at my office, and announces “I have a present for you.” He then promptly pulls out a horseshoe, and places it on my desk. He tells me that he found it embedded in a road in McDonough County when the highway commissioners were jointly oiling roads. I’m sure every time I see that or any horseshoe from now on, I’ll think of Rod and appreciate knowing him.

After a long bout with pulmonary fibrosis, Rod was placed on the lung transplant list, and in May 2014 received a single lung transplant at Loyola University Medical Center. He became a part of history here in Illinois, for it was the first-time Loyola successfully performed five lung transplants in a nearly 24-hour period. Although not his style to be on TV and in newspapers, Rod agreed to participate in media interviews by many news outlets including Chicago TV stations and the Chicago Tribune. By sharing his story, he helped spread the word nationwide of the importance of organ donation. Rod enjoyed his final two years with us, spending time with Delores and his grandkids. He made as many softball and volleyball games as possible.

Through all his health battles, he continued onward, working for the betterment of Township Government and TOIRMA. Rod told me on more than one occasion that he enjoyed working with township people and the “township way.” May God bless Rod Beck and his entire family.
We have had many discussions over the years about Assessors and Multi-Township Assessment Districts (MTAD). This is not new, as it has been a topic of discussion since the late 1990s. Everyone is aware that it has been hard to fill the assessor positions for various reasons. Over the years, we have tried to work with the townships and MTADs by providing coverages for assessors that contract their services to other townships and MTADs — as long as all entities involved are members of TOIRMA and there is a written contract or agreement. Lately, the question seems to revolve around the definition of contractor.

If you are interested in discussing either of the above options or have questions about coverages for your Assessor, please call Beth Eyrich at (217) 444-1139 (beyrich@ccmsi.com) or Debbie Prentice at (217) 444-1204 (dprentice@ccmsi.com).

The Township Officials of Illinois Laws & Duties Handbook (revised 2015) has a section on Vacancies for Township Assessors on Page 22. It reads as follows:

When any township or multi-township assessment district fails to elect an assessor when an assessor’s office becomes vacant for any reason specified in Section 25-2 of the Election Code, the township or multi-township board shall fill the vacancy by appointing a person qualified as required under Section 2-45 or as revised by the Department under Section 2-52. A person appointed to fill a vacancy must be a member of the same political party as the person vacating the office. The appointee’s political party affiliation is established by the appointee's record of voting in party primary elections or by holding or having held an office in a political party organization before the appointment. In the event that the appointee has never voted in a party primary election or has held or held an office in a political party organization after the appointment, political party affiliation may be determined by participation in a township caucus.

In the alternative, an assessment district shall contract with a person qualified as required under Section 2-45, or as revised by the Department under Section 2-52, to do the assessing at a cost no greater than the maximum salary authorized for that assessment district under Section 2-70. 35 ILCS 200/2-60.

If the township or MTAD is able to appoint a qualified Assessor, then the Assessor is covered as an employee of the township or MTAD and a W-2 should be issued at the end of the year. According to the above reference, if an appointment is not made, then the township or MTAD shall contract with a qualified person. Typically, an independent contractor receives a Form 1099-Misc, not an IRS Form W-2.

The IRS has published an Independent Contractor or Employee brochure which looks at Behavioral Control, Financial Control, and Relationships of the Parties (IRS Publication 1779 – rev 8-2012). It can be accessed at https://www.irs.gov/pub/irs-pdf/p1779.pdf. IRS Form SS-8 and Publication 15A also provide additional information on independent contractor status. If you are a township or MTAD Assessor and you are contracting your services to another township or MTAD, do you have a written contract or agreement?

If an Assessor is contracted, TOIRMA has two ways to cover the contracted Assessor.

1. If both entities are TOIRMA members, TOIRMA provides an Intergovernmental Agreement that can be signed by both members (not signed by the contracted Assessor).

2. There are times when an Intergovernmental Agreement is not agreeable to both members. In that case, TOIRMA offers an Assessor Agreement for Independent Contractors. The member and the contracted Assessor will sign the Assessor Agreement for Independent Contractors. The cost of providing coverage through this Agreement is $200 annually.

If both entities are TOIRMA members, TOIRMA provides an Intergovernmental Agreement that can be signed by both members (not signed by the contracted Assessor).

Once the agreement is signed, then the member that is contracting the services will cover the Assessor for Workers’ Compensation and General Liability.
Know These Heat Disorder Symptoms

SUNBURN: Redness and pain. In severe cases swelling of skin, blisters, fever, headaches. First Aid: Ointments for mild cases if blisters appear and do not break. If breaking occurs, apply dry sterile dressing. Serious, extensive cases should be seen by physician.

HEAT CRAMPS: Painful spasms usually in muscles of legs and abdomen possible. Heavy sweating. First Aid: Firm pressure on cramping muscles, or gentle massage to relieve spasm. Give sips of water. If nausea occurs, discontinue use.


HEAT STROKE (or sunstroke): High body temperature (106°F or higher). Hot dry skin. Rapid and strong pulse. Possible unconsciousness. First Aid: HEAT STROKE IS A SEVERE MEDICAL EMERGENCY. SUMMON EMERGENCY MEDICAL ASSISTANCE OR GET THE VICTIM TO A HOSPITAL IMMEDIATELY. DELAY CAN BE FATAL. Move the victim to a cooler environment. Reduce body temperature with cold bath or sponging. Use extreme caution. Remove clothing, use fans and air conditioners. If temperature rises again, repeat process. Do not give fluids.

Heat Wave Safety Tips

- Slow down. Strenuous activities should be reduced, eliminated, or rescheduled to the coolest time of the day. Individuals at risk should stay in the coolest available place, not necessarily indoors.
- Dress for summer. Lightweight light-colored clothing reflects heat and sunlight, and helps your body maintain normal temperatures.
- Put less fuel on your inner fires. Foods (like proteins) that increase metabolic heat production also increase water loss.
- Drink plenty of water or other non-alcohol fluids. Your body needs water to keep cool. Drink plenty of fluids even if you don’t feel thirsty. Do not drink alcoholic beverages.
- Spend more time in air-conditioned places. Air conditioning in homes and other buildings markedly reduces danger from the heat. If you cannot afford an air conditioner, spending some time each day (during hot weather) in an air conditioned environment affords some protection.
- Don’t get too much sun. Sunburn makes the job of heat dissipation that much more difficult.
- Do not take salt tablets unless specified by a physician.

Child Safety Tips

- Check to make sure seating surfaces and equipment (child safety seat and safety belt buckles) aren’t too hot when securing your child in a safety restraint system in a car that has been parked in the heat.
- Never leave your child unattended in a vehicle, even with the windows down.
- Teach children not to play in, on, or around cars.
- Always lock car doors and trunks -- even at home -- and keep keys out of children’s reach.
- Always make sure all child passengers have left the car when you reach your destination. Don’t overlook sleeping infants.

NOAA’s National Weather Service Heat Index

![Heat Index Chart](chart.png)

Likelihood of Heat Disorders with Prolonged Exposure or Strenuous Activity

- Caution
- Extreme Caution
- Danger
- Extreme Danger

For more information, contact your Loss Control Consultant at (800) 252-5059, ext. 1387 or 1384.

CLAIM REPORTING HOTLINE (844) 562-2720 | Available 24/7

www.nws.noaa.gov
What is TOIRMA? By: Jim Donelan, Executive Director

Periodically while attending a business meeting or with family or friends I’ve asked: “what is TOIRMA?” or “what does the TOIRMA Program do?” Upon receiving these questions, I first explain that TOIRMA stands for Township Officials of Illinois Risk Management Association. About this time, I receive that “wow that’s a lot of words look” and the comment “I see why you go by TOIRMA” inevitably follows. Next, I explain that TOIRMA is a joint intergovernmental risk pool, not an insurance company, providing coverage to townships, road districts, and multi-township assessment districts. TOIRMA operates as a partnership of local governments throughout the state. Usually about this time my audience has a grasp on what we do and the conversation moves on accordingly.

Whether questions like these come from township officials, our business peers, or from family or friends they are worth addressing. The following questions are designed to outline the basics of the TOIRMA Program.

Question: Why was TOIRMA formed?
Answer: During the 1980s insurance coverage was difficult to obtain at an affordable and stable price. A group of township officials formed a committee to investigate potential answers to this problem. The recommendation of this group was to form an intergovernmental risk pool specifically for townships.

Question: What is a risk management program?
Answer: Per The Institutes (American Institute for Chartered Property Casualty Underwriters) a risk management program is: “a system for planning, organizing, leading and controlling the resources and activities that an organization needs to protect itself from the adverse effects of accidental losses.”

Question: What authorizes an intergovernmental risk pool?
Answer: First, the Article VII, Section 10 of the Illinois Constitution authorizes local governments to work together by stating: “Units of local government and school districts may contract or otherwise associate among themselves, with the State, with other states and their units of local government and school districts, and with the United States to obtain or share services and to exercise, combine or transfer any power or function, in any manner not prohibited by law or by ordinance.”

Further, the Intergovernmental Cooperation Act (5 ILCS 220/1) specifically permits: “public agencies to jointly self insure and authorize each public agency member of the contract to utilize its funds to pay to a joint insurance pool its costs and reserves to protect, wholly or partially, itself or any public agency member of the contract against liability or loss in the designated insurable area.”

Question: When was TOIRMA formed?
Answer: TOIRMA was formed on June 1, 1986, with an initial membership of two members, Arowsmith Township located in McLean County and Homer Township located in Will County. On June 1, 2016, TOIRMA celebrated its 30th anniversary and is presently in its 32nd Program year.

Question: How many members does TOIRMA have today?
Answer: As of April 30, 2017, TOIRMA has 1,381 townships and road districts and 314 multi-township assessment districts for a total of 1,695 members.

TOIRMA is the third largest risk pool by membership number in the United States.

Question: What types of coverage does TOIRMA offer its membership?
Answer: TOIRMA coverages include: general liability, auto liability, bridge coverage, cyber liability coverage, employee benefits liability, equipment breakdown coverage (boiler and machinery), public officials liability, property, auto physical damage, inland marine, workers’ compensation, treasurer’s bond, and accidental death and dismemberment. These are subject to the limitations adopted by the TOIRMA Program.

Question: How does a township report a claim?
Answer: Claims may be reported 24-hours a day, 365 days a year by calling TOIRMA’s Claim Reporting Hotline, (844) 562-2720 or on the TOIRMA website at www.toirma.org.

Question: If your township is not a member of TOIRMA, how can more information be obtained?
Answer: For more information on the TOIRMA Program please feel free to contact Beth Eyrich at: beyrich@ccmsi.com or (217) 444-1139.

Question: As a member of TOIRMA, if there are questions regarding claims or coverage, where do you call?
Answer: On the back of this newsletter (and every newsletter), the TOIRMA staff is listed with contact information. You can also find contact information at www.toirma.org/about-us/staff.

We hope this information is helpful in your understanding more about the TOIRMA Program. If you have any further questions regarding the above topic, please feel free to contact me at (888) 562-7861 or by e-mail at jdonelan@toirma.org.
CLAIM REPORTING HOTLINE (844) 562-2720 | Available 24/7

Human Resources Help Line Don’t forget to call for help with employee issues. (888) 472–6785 Ext. 1172

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

Jim Donelan
Executive 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
(800) 252-5059 Fax
www.toirma.org

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

Beth Eyrich, ext. 1139
(217) 477-6739 Fax
beyrich@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

Heather Elliott, ext. 1191
(217) 477-6691 Fax
heelliott@ccmsi.com

Kelly Helenthal, ext. 1372
(217) 477-6490 Fax
khelenthal@ccmsi.com

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

Julie Flynn, ext. 1245
(217) 477-6645 Fax
jflynn@ccmsi.com

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