29 Years! It’s hard to believe the TOIRMA Program began its 29th year on June 1, 2014. With only two townships in the Program on June 1, 1986, Arrowsmith Township, McLean County and Homer Township, Will County, TOIRMA has come a long way. We are beginning our program year with 1,373 townships/road districts and 312 multi-township assessment districts. TOIRMA has been specifically designed to meet the needs of our members. Annually we ask for input from our members through a survey. As you can imagine, over the years due to suggestions from our membership and deliberation of the Board of Trustees, enhancements have been made to the Program enabling TOIRMA to evolve to better meet coverage needs.

In fact as announced in our summer newsletter, we have just incorporated a new line of coverage pertaining to losses involving equipment breakdown. Now before you highway commissioners get too excited, this DOES NOT pertain to vehicles such as cars, trucks, or other equipment like backhoes or road graders. However, the new “Equipment Breakdown Coverage” (commonly referred to as “boiler and machinery coverage,”) does apply to losses not traditionally covered by property and casualty lines of coverage.

Examples of equipment that IS covered by the new Equipment Breakdown Coverage include: air conditioning units, boilers, communication systems, computers & telecommunications, electrical equipment, emergency generators, fans, fired/unfired pressure vessels, fired water heaters, generators, heating & cooling systems, high efficiency lighting systems, mechanical equipment motors, pumps, refrigeration units, security systems, switchboards, transformers, turbines, vacuum systems, and ventilation systems. Examples of covered causes of loss include: failure of pressure or vacuum equipment, mechanical failure, and electrical failure including arcing.

This is just another example of how the TOIRMA Program has evolved to meet the needs of townships and road districts throughout the State of Illinois.

We have been able to achieve success due to the hard work and involvement of our members, board of trustees and staff.

Thank you for all you do!

Roderick D. Beck
Executive Director

OUR 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.

IN THIS ISSUE:
Page 2: WHAT TO DO IF YOU HAVE A CLAIM  Page 3: TOIRMA FAQ’s  •  Seen & Noted: Wear Your Safety Glasses
Page 4: TOIRMA TIDBITS: TOIRMA Calendar  •  TOIRMA Safety Stickers Available  •  TOIRMA TOTAL MEMBERS
Page 5: TOIRMA Help Line  •  Staff Changes  Page 6: Fire Extinguisher Safety  •  Workers’ Compensation Notice  Page 7: Exposure to Risk
WHAT TO DO IF YOU HAVE A CLAIM

Accidents and injuries happen. When they do, please report the incident or accident immediately to the TOIRMA claims department. Promptness is crucial so the investigation can be started immediately, while the facts are fresh in everyone’s mind. It means quicker contact and timely payment of benefits or claims when due to your employee or a claimant.

These are the basic types of claims.

- **Workers’ Compensation**
  Coverage for injured employees and officials.

- **Property**
  Coverage for township owned buildings and contents.

- **Auto**
  Coverage for your township vehicles (cars, trucks, dump trucks).

- **Inland Marine**
  Coverage for your heavy equipment (backhoes, graders, loaders, tractors, mowers, spreaders, plows, portable equipment/tools).

- **Liability**
  This is coverage for a claim made against the Township by a “third party”. It may be an accident on your road or complaint made by a resident. It could be an accident at your building or on your premises. No matter what, do not tell the claimant that it is your fault or that you will pay for it. You simply advise them you will report the claim and a representative of TOIRMA will contact them.

- **Equipment Breakdown Coverage**
  Coverage for the breakdown of air conditioning units, boilers, communication systems, computers & telecommunications, electrical equipment, emergency generators, pumps, security systems, switchboards, transformers, turbines, vacuum systems and ventilation systems.

To report a claim, please call 1-800-252-5059 and request the claims adjuster taking new TOIRMA calls for that particular day.
1. Do I need to report my auto, inland marine and property changes, or just handle that at renewal time?

Changes need to be called in every time you acquire or need to delete an auto, piece of equipment or property. The renewal packet serves as a review of your coverage, and changes are encouraged as necessary, but your control sheets should reflect your true inventory throughout the year. In the event of a claim, the damaged item should be listed (Inland Marine items only need to be scheduled if they are valued over $1,000).

2. Does TOIRMA provide Workers’ Compensation for General Assistance workers?

Yes, we do provide Workers’ Compensation for General Assistance workers at no additional charge. However, it is important that the General Assistance workers are assigned tasks that are in line with their ability and are given proper supervision. We are seeing more claims in this area and will continue to monitor them with the possibility of changes in how we underwrite this coverage.

3. As a township employee, if I use my personal vehicle for township business am I covered?

As a rule, coverage follows the vehicle. Your personal auto policy would provide the initial liability in the event of a loss. If the vehicle is being used for township business, your TOIRMA auto liability coverage would come into play when your personal liability coverages were exhausted. Physical damage coverage would not be provided.

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. What information do I need when calling in an auto or equipment claim?

Please have the year, make and model available along with a detailed description of the incident.

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SEEN & NOTED:

You can walk with a wooden leg, you can eat with false teeth, but you can’t see with a glass eye!

WEAR YOUR
SAFETY GLASSES
FORESIGHT
IS BETTER THAN
NO SIGHT
TOIRMA MEMBER CALENDAR  ⚫ Following are highlights of the upcoming TOIRMA calendar:

October ............................................ Client Satisfaction Surveys mailed

November ........................................ Client Satisfaction Surveys due
TOI Annual Educational Conference in Springfield (11/9 – 11/11)

TOIRMA has the safety stickers above available for your use. If you need any of them, please contact Debbie Prentice at 1-800-252-5059, ext. 1204.

TOIRMA TOTAL MEMBERS  As of 7/31/2014
Townships  *  1373
MTAD’s  *  312

Photo taken in Peoria County by Sean Richardson, Loss Control Representative — low maintenance livestock!

Andy Bernius, Highway Commissioner of Lowe Township/Moultrie County was the winner of the TOIRMA raffle at the Township Highway Commissioners of Illinois 32nd Summer Seminar in Springfield, IL. It was held August 3-5, 2014.
Human Resources Help Line

1-888-472-6785 Ext. 1180 or Ext. 1201 (All calls promptly returned within 24 hours.)

All TOIRMA members have access to Human Resources professionals to assist in answering employment-related questions and issues.

The Human Resources Help Line covers many areas such as: Discipline & Documentation • Legal Termination • Discrimination

Another service brought to you by TOIRMA and CCMSI.

Staff Changes

Erica Sandlin
Erica married earlier this year and her last name changed from Spezia to Sandlin. By the time you read this, Erica, her husband, and son will have welcomed a baby girl to their family. Congratulations to the Sandlin family!

Heather Vargas
Heather has worked for CCMSI since 2006. Her name may look familiar as she has previously handled towing and windshield claims for TOIRMA. Heather joined the TOIRMA claims team in April 2013. She has a caseload of workers’ compensation, auto, inland marine, property, and liability claims.

Wedding bells have been in the air this year. Heather was recently married and her last name changed from George to Vargas. Her new contact information is on the back of this newsletter.

Heather has three daughters (one in high school, one in middle school, and a three-year old). She is currently studying for her Associate in Claims.

Julie Flynn
Julie joined the TOIRMA claims team in 2001 and worked her way up from a Claim Representative to a Claim Specialist, specializing in property and liability claims. Julie recently left the company and took a new job as a Risk Management Specialist for a construction firm in Indiana. We will miss her and wish her all the best in her new career path.
Safety Tips

• Use a portable fire extinguisher when the fire is confined to a small area, such as a wastebasket, and is not growing; everyone has exited the building; and the fire department has been called or is being called; and the room is not filled with smoke.

• Read the instructions that come with the fire extinguisher and become familiar with its parts and operation before a fire breaks out. Local fire departments or fire equipment distributors often offer hands-on fire extinguisher training.

• Install fire extinguishers close to an exit and keep your back to a clear exit when you use the device so you can make an easy escape if the fire cannot be controlled. If the room fills with smoke, leave immediately.

• For the home or office, select a multi-purpose extinguisher (can be used on all types of home fires) that is large enough to put out a small fire, but not so heavy as to be difficult to handle.

• Know when to go. Fire extinguishers are one element of a fire response plan, but the primary element is a safe escape. Every home and business should have a fire escape plan and working smoke alarms.
Exposure to Risk

By: Jim Donelan, Associate Director

Exposure. Whether it’s exposure to an excessive amount of heat, cold, sun, loud noises, or even risk, exposure is something that we all experience as a part of our daily lives. Not only is it something we live with, but it’s something that we as individuals must learn to adjust to or manage. Although there is no stopping some exposures, we can manage or reduce the risk exposure that we encounter. If we don’t, we may get a bad sun burn to say the least.

Risk pools such as TOIRMA are no different. Local governments which include townships and road districts own assets and are involved in a wide variety of activities and programs designed to meet the needs of the public. Unfortunately, what comes along with this type of work are exposures to risk. For example, buildings are exposed to wind storms or hail, vehicles are exposed to accidents, and people may fall on township property. Problems occur on a daily basis. As your Township Partner, TOIRMA is exposed to a considerable amount of risk.

It’s no secret that as the Program has increased in membership so too has its overall risk exposure. However, TOIRMA is designed to manage this exposure to risk for the benefit of its members. A risk management program is defined by The Institutes as: 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. TOIRMA is your risk management program and we are proud of the fact that we are meeting the coverage needs of our members while maintaining a stable contribution level. Members that have been in the Program for five consecutive years have enjoyed a dividend annually for 23 consecutive years. The amount returned to townships over this period is $33,196,499.

The TOIRMA Program’s exposures are shown below:

<table>
<thead>
<tr>
<th></th>
<th>As of June 1 2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payroll</td>
<td>$161,596,510</td>
<td>$162,176,481</td>
</tr>
<tr>
<td>Property</td>
<td>$813,350,104</td>
<td>$731,233,110</td>
</tr>
<tr>
<td>Auto</td>
<td>$181,842,630</td>
<td>$176,539,607</td>
</tr>
<tr>
<td>Inland Marine</td>
<td>$452,864,455</td>
<td>$427,877,642</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$1,609,653,699</td>
<td>$1,497,826,840</td>
</tr>
</tbody>
</table>

|                    | $1,185,995,904   | $1,166,728,439 |
| Revenues           | $2,795,649,603   | $2,664,555,279 |
| Grand TOTAL        | $2,795,649,603   | $2,664,555,279 |

We hope this information is helpful. 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. Thank you!
Human Resources Help Line

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

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