Let’s look at some numbers. Over the past 10 years TOIRMA has averaged 965 claims and has provided value to the Program by offering a stable contribution, and by the Board of Trustees returning a dividend to the Program and its participating members. This is demonstrated most prominently by TOIRMA’s ability to offer a stable contribution, and by the Board of Trustees returning a dividend to qualifying members for 26 consecutive years. Working together to reduce the cost of claims has not only resulted in a monetary savings to the Program, but will help reduce injuries and make our workplaces safer.

By managing risks in a cost-efficient manner, there are shared benefits to the TOIRMA Program and its participating members. This is demonstrated most prominently by TOIRMA’s ability to offer a stable contribution, and by the Board of Trustees returning a dividend to qualifying members for 26 consecutive years. Working together to reduce the cost of claims will not only result in a monetary savings to the Program, but will help reduce injuries and make our workplaces safer.

Let’s look at some numbers. Over the past 10 years TOIRMA has averaged 965 claims per Program Year. During that same period of time, claims paid per year have averaged $8,368,689. This represents an average cost per claim of $8,670. From a risk management perspective, this means that a 5% reduction in claims paid would have resulted in a savings of $430,430 per year, and a 10% reduction saving $836,869. These are significant potential cost savings to the TOIRMA Program.

The winter season is the time of the year when we typically experience an increase in the number of claims. Inclement weather seems to invite slips, falls, and vehicular accidents. Please take a moment and be mindful of your surroundings this winter season. Take extra time when walking outside, and refamiliarize, during good weather, your snow routes. TOIRMA also offers Risk Reminders which are one-page, easy-to-read documents focusing on safety. Some of the Risk Reminders focus specifically on winter and cold weather safety, and they are available on our website, www.toirma.org.

Keeping these things in mind and other safety tips will help in reducing preventable claims, while at the same time allowing you to avoid injury.

Have a safe and Happy Holiday Season!

Think Safe…Drive Safe…Work Safe

Jim Donelan
Executive Director

IN THIS ISSUE:

TOIRMA Cyber Liability

By: Simphi Lenover, TOIRMA Account Manager

In the Fall 2017 TOIRMA News there was an article on registering for www.breachsolutions.com (you can access this article at https://www.toirma.org/Resources/1047483e-607a-4226-bc57-83518867875/7News_Fall_2017.pdf?trackID=7News_Fall_2017.pdf).

I looked at the www.breachsolutions.com website on October 31, 2017 and the topics under What’s New were:

August breach trends - brute-force attacks against RDP highlight need for robust logs

We continue to see incidents resulting from exploitation of remote desktop protocol (RDP). To determine whether data has been compromised, and to be able to answer questions from regulators or plaintiffs’ attorneys in the event of a breach, it’s essential to set up proper logging in advance of an incident to increase visibility into user activity.

New recorded webinars on hacking, healthcare enforcement

Our most recent Cybercrime Spotlight webinar focused on new developments coming out of the summer security and hacking conferences, and what they suggest about risk management areas to focus on. Our July webinar discusses recent OCR enforcement and the lessons healthcare organizations and vendors should learn from it.

Preventing ransomware infections

Our new page on Reducing Your Risk: Ransomware discusses the technical steps you can take to help prevent ransomware from infecting your systems and giving you the best chance of recovery if it does.

Sample tabletop exercise to test incident response

Tabletop exercises are a great way to practice and improve your incident response - before you have an actual incident. You can use this sample tabletop exercise to play out how your team would respond in the event of a ransomware incident.

Under Useful Links, there was a link called US-CERT Cyber Awareness Change. I clicked on that link and found information for… Home and Business. After clicking on Home and Business, the following were featured articles: Basics of Cloud Computing, Top 10 Ways to Improve the Security of a New Computer, and Virus Basics.

I read an article today at nprillinois.org about a small school district in Southern Illinois that had over 14,000 phishing attacks in a two hour period from North Korea and Russia! The district has a “tech guy” who is very tech-savvy. One computer was compromised and they were able to wipe the machine and use backup data to restore it.

None of us are immune from cyber-attacks, so be sure to register for access to www.breachsolutions.com and then check it from time to time as there is a wealth of information available.
SNOW PLOW SAFETY REMINDERS

By: Kelly Helenthal, TOIRMA Claim Consultant

Winter is just around the corner, and with it, snow and the need to plow the streets. While you may be new to plowing or have years of experience, here are some reminders to help keep you, your employees, and the public safe.

PREPARE
All snow plow drivers should be properly trained on the equipment, the truck, and the routes to be plowed. Make sure before going out that the truck is in proper working order, as is the plow equipment. They should be properly and thoroughly inspected prior to hitting the roadways. Proper maintenance of the truck and equipment will minimize down time and breakdowns on the roadway. Inspect the lights and brakes, the windshield wipers, and defroster. Are the flashers in proper working order and are the horns and back up alarm operational? Inspect the plow bolts and chains, the spreader and auger. Do you have a flare and other safety equipment on board in the event of an accident or emergency?

You should be familiar with your route and the hazards you might encounter, such as mailboxes, fire hydrants, manhole covers, curb drains, and other surface defects. Be aware of and look out for sharp turns and steep hills. Snow weighs heavily on some trees and branches as well as power lines, so they may be lying lower than normal. A pre-storm route inspection may be necessary along with a written map of these hazards in the event a backup driver is called who is not familiar with the area. Always be on the lookout.

REST
As with any situation that involves driving, getting the proper rest is key to avoiding accidents. The chances of an accident occurring will rise dramatically if you are fatigued. The severity of that potential accident also rises. Symptoms of fatigue include yawnning, sore or heavy eyes, slower reaction times, finding you’re daydreaming and not concentrating on your driving, driving speed creeps up or down, and impatience. If you are experiencing these symptoms please stop and rest. Keep an eye out for your fellow drivers and advise them it’s time to rest if you observe these symptoms.

DRIVER SPEED
Choose a speed that is appropriate for the conditions. Do not try to speed up to get done faster, as this leads to accidents. Always be on the lookout for other cars and trucks and be aware of their approaching speed. Be sure to obey the traffic laws and signal your intentions each and every time. You should wear your seatbelt at all times.

CELL PHONE AND RADIO USE
Never use a cell phone while plowing snow. The Bluetooth allows you to be hands free, but even this is NOT recommended due to the distraction it creates. Most plows now have radios to communicate with dispatchers. Use the radio only when necessary to report an accident or other hazard, maybe a stranded driver. Your attention should be on the roadway and the hazards in front of you. Driving with the radio or the phone distracts your attention from the road and will also increase the likelihood of an accident.

BE OBSERVANT OF OTHER TRAFFIC AND WEATHER OBSTACLES
Always be aware of your surroundings and especially other traffic. When moving in reverse, do not rely just on the mirrors, turn your head around and look where you are going, and then look again. You should check your mirrors every three to five seconds to avoid motorists who are in your blind spots. Avoid going in reverse as much as possible as drivers have a tendency to follow plows too closely. Consider the speed of other drivers in comparison to the road conditions. Oncoming traffic will need longer stopping distances in hazardous weather. Weather conditions may reduce visibility for everyone - if you cannot see them, they cannot see you, even with the flashing lights.

BE CAREFUL AND BE SAFE!
Use the TOIRMA Risk Reminder titled Snow Plow Safety Checklist at night as a reminder.
With Winter here, the following checklist may be of help when your Township/Road District begins plowing streets and removing snow and ice. Inspect all trucks and plows, immediately before and after each use, and document the inspections. Be sure to include the following:

1. All lights and signals
2. Tires
3. Brakes
4. Windshield wipers
5. Fluid levels
6. 2-way radio
7. Spreader/spinner
8. Plow bolt
9. Cutting edges
10. Back-up alarm
11. Horn
12. Mirrors
13. Heater/defroster
14. First aid kit

Be familiar with the route: If possible, each driver should travel the planned snow route in good weather to become familiar with physical hazards or conditions which could cause an accident or property damage during actual snow and ice removal. Some of the conditions to look for include the following:

- Uneven road surfaces (manhole covers, construction, medians, curbs, brick streets)
- Mailboxes, fences, parked cars
- Limited visibility in intersections
- Adequate clearance (viaducts, narrow streets, low hanging limbs and wires), especially when running with the bed up

Other Important Safety Factors to Remember

- Be aware of areas on your route where there may be children playing in deep snow.
- Watch for pedestrians walking in or near the street.
- Never drive when drowsy, sick, or after consumption of alcohol. (Zero tolerance is the best policy.)
- Remember defensive driving techniques, including proper following distance.
- Don’t back up, unless absolutely necessary. Backing is the greatest cause of vehicle accidents.
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

Darrell Duley, Highway Commissioner of El Paso Township/Woodford County won the TOIRMA give-away at the Township Highway Commissioners of Illinois Summer Seminar held August 7-9, 2017 in Peoria. Pictured are Beth Eyrich, TOIRMA Underwriting Supervisor; Darrell Duley; Mickey Goral, TOIRMA Member Services Associate; and Julie Flynn, TOIRMA Claim Specialist.

Greg Menold, Highway Commissioner of Morton Township/Tazewell County pictured with 16 years of Highway Commissioner’s Diaries.

SEEN & NOTED:
Drive now...Text later
You can’t do both!

TOIRMA TOTAL MEMBERS As of 10/31/2017

Townships 1381
MTAD’s 314
TOIRMA, in partnership with the Township Officials of Illinois, joined with the Illinois Department of Transportation in sponsoring a number of General Administrative Duties Training Seminars for Township Highway Commissioners this past year. The Illinois Association of County Engineers also served as a sponsoring agency. Sessions were held in 14 different locations throughout the state, providing training for just over 500 attendees. Included in attendance were a large number of newly elected Highway Commissioners.

Various subjects were presented which pertained to specific duties and responsibilities of Highway Commissioners. Among the topics covered were Small Drainage, Traffic Signs/MUTCD, Seal Coating, and Emergency Management. There was also a wide ranging “Do’s and Don’ts” presentation regarding Prevailing Wage, Social Media, FOIA, and the Open Meetings Act. IDOT provided an analysis of the Motor Fuel Tax, with emphasis on appropriate expenditures.

FAQ’S

By: Beth Eyrich, Underwriting Supervisor

Renewal packets will be mailed to the majority of our members in January/2018. Below are some “Frequently Asked Questions” and answers that pertain to the renewal packets.

1. Who needs to review the renewal packet?
We recommend reviewing the renewal packet at your board meeting. At minimum, the Supervisor should review the entire packet and the Highway Commissioner should review the control sheets as well.

2. Why do we get two payrolls to complete every year?
The renewal packet will have an Estimated Payroll sheet attached. We ask the township to estimate the payrolls for the 2018-2019 program year. Later in the year (around July), you will receive a Payroll Audit. We will ask you to record actual payroll paid out in the 2017-2018 program year.

3. Is it better to send in our own inventory spreadsheet or mark on the control sheets provided?
Please use the control sheets TOIRMA provides in your renewal packet to make changes. This will help us to process your packet efficiently. To delete items on the control sheets, you may draw a single line through items you no longer own. To add items, print the item, year, make, serial number, value, type (i.e. RC (Replacement Cost), FR (Functional Replacement), or ACV (Actual Cash Value)), and effective date in the blank space below your printed name.

4. Why do we need to submit financial information on the renewal packet?
Each year we ask you to report the township’s beginning balance and revenues. All funds should be included, and information should come from the last fiscal year-end. The beginning balance plus revenues becomes the amount of coverage for the Supervisor’s / Treasurer’s Bond, which is included in your TOIRMA coverage package.

5. Shouldn’t I decrease my Inland Marine (equipment) values? My equipment isn’t worth the amount listed.
If your equipment is listed at Functional Replacement (FR), you should not decrease the value. Functional Replacement allows you to value your equipment so you can get a different piece of used equipment, in the event of a covered loss, that will continue to meet the needs of the township. The replacement does not have to be the same year, make, or condition.

6. Do we have to bid out coverages at renewal each year?
Under the Intergovernmental Cooperation Act, TOIRMA members are not required to annually bid this coverage.

IDOT Newly Elected Officials Training

By: Mickey Goral, Member Services Associate

TOIRMA or TOI staff attended each of the 14 seminars and presented a comprehensive overview of the Budget and Levy Process for Township Road Districts. The presentation also included appropriations, as well as changing the budget through line item transfers and amendment. The information provided by TOIRMA and TOI was well received by both veteran and newly elected Highway Commissioners.

The feedback received by TOIRMA and IDOT for these sessions was very positive. The Highway Commissioners expressed their appreciation for the pertinent topics presented at the seminars, as well as for the many locations in which they were held.

TOIRMA and TOI were pleased to co-sponsor and participate in these seminars, as we are committed to providing high quality educational opportunities for our members. Please look for our participation in additional programs in the coming year.
Winter is Here – Are You Prepared?

Perhaps the harshest conditions you and your equipment will face occur in the winter months. Prepare yourself and your equipment now. Below are two checklists you may wish to use in anticipation of the cold months ahead.

Checklist for Equipment

- Brakes and Emergency Brakes in good working order
- Defroster/Heater Working
- Gauges Working Properly
- Windshield Wiper Blades in Good Condition
- Horn Functioning
- Antifreeze in Radiator
- Windshield Solvent
- Oil, Power Steering and Brake Fluids
- Headlights Working
- Back-up Lights Working
- Emergency Lights Working
- Turn Signals Working
- Mirrors Inside and Outside

Checklist for Driver

- Change of Clothes
- Gloves and Hat
- Blanket
- Flashlight
- Shovel
- High Calorie Foods/Water
- Auxiliary Cab Heater
- CB/FM Radio

Other Cold Weather Dangers

**Hypothermia** occurs when your body temperature drops below normal. Watch out for these symptoms:
- Uncontrollable shivering
- Drowsiness
- Heartbeat slows
- Slowed speech
- Memory lapses
- Disorientation
- Unconsciousness

**Frostbite** occurs from prolonged exposure to the cold. Symptoms include:
- Skin color changes
- Pain
- Cold & Numbness
- Blisters
OSHA Injury and Illness Recordkeeping and Reporting Requirements

(Forms 300 and 300A) — post February 1 – April 30

Employers with more than ten employees and whose establishments are not classed 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. Form 300A, the Summary of Work-Related Injuries and Illnesses, must be posted in the workplace every year from February 1 to April 30.


Safety and Health Awareness Reminder: Illinois OSHA Standards Regarding the Reporting of Work-Related Injuries and Illnesses

ATTENTION: ALL PUBLIC EMPLOYERS

This Safety and Health Awareness Reminder is to remind all public sector employers of amendments to the Recording and Reporting Occupational Injuries and Illnesses Standard (29 CFR 1904). There was a change in 2015 to procedures for reporting public sector employee work-related injuries, illnesses, and fatalities.

PLEASE ENSURE THIS INFORMATION IS SHARED WITH ALL APPROPRIATE PERSONNEL

REPORTING REQUIREMENTS

• Public employers must orally report all work-related fatalities to Illinois OSHA within eight (8) hours.

• Public employers must orally report all work-related in-patient hospitalizations, amputations, and losses of an eye to Illinois OSHA within twenty-four (24) hours.

24 Hour Illinois OSHA Reporting Hotline

(800) 782-7860

For additional information about the Illinois Occupational Safety and Health Act please visit:

OSHA.illinois.gov

IL OSHA 10/14/15
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kmsugrave@ccmsi.com

Loss Control

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

Customer Service

Claims

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

Customer Service

Claims

Customer Service

Claims