TOIRMA HAS A NEW ASSOCIATE DIRECTOR

It is my pleasure to announce Matt Knight has accepted the position of Associate Director for TOIRMA. If the name sounds familiar, it should. Matt has spent the past 12 years working in TOIRMA’s Loss Control Department. Prior to arriving at TOIRMA/CCMSI, Matt spent sixteen years in the grain industry with JBS United Inc., serving as Branch Manager of the Rossville, Illinois facility. He began his career in township government assisting his father, Roy Knight, former Highway Commissioner of Pilot Township / Vermilion County. Working his way up through township government has allowed Matt to have a unique understanding of the requirements of being a township official and employee.

Matt’s prior experience with the TOIRMA Program makes him a terrific candidate for this position and will be a great benefit to our membership. Matt brings his professional relationships with many elected officials throughout the state, as well as his knowledge of TOIRMA’s coverages, and township government. He has been a key member, along with Sean Richardson, in helping make TOIRMA members safer.

I have enjoyed working with Matt over the years, and appreciate his insight and dedication improving township government and TOIRMA (even though we do not see eye-to-eye regarding which major league baseball team to support).

Matt and his wife Kym have three adult children, Levi, Logan, and Kade. The Knights are preparing for a family wedding next year when Logan will marry her fiancé David.

Join me in welcoming Matt to his new position, and please feel free to send him an email, mknight@toirma.org, or give him a call, (217) 274-1828 to wish him well.

Thank you and have a safe fall.

Jim Donelan
Executive Director

TOIRMA Mission Statement

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: CLAIMS: Theft of Township Property
Page 3: RISK REMINDER TEAR-OUT: Intersection Accidents
Page 4: RISK REMINDER TEAR-OUT: Signaling Techniques
Page 5: TOIRMA FAQs
Page 6: TOIRMA TIDBITS: TOIRMA Calendar
Page 7: TOIRMA Cyber Liability Coverage
Page 8: TOIRMA Safety
Page 9: TOIRMA Contacts Flyer TEAR-OUT
Page 10: IPWMAN – A Good Partner
Page 11: Claim Reporting Hotline
Page 12: Human Resources Help Line

TOIRMA Contacts
THEFT OF TOWNSHIP PROPERTY

There are several theft claims reported to the TOIRMA Claims Department each year. The average claim costs TOIRMA approximately $2,000 and costs the member a deductible.

PREVENTION

- Do not leave keys in equipment/autos
- Keep doors locked and garage doors down when building is unoccupied
- Secure portable equipment in a locked garage
- Do not leave portable equipment such as chain saws, pole saws, tools, etc. at the job site during break or overnight
- Mark portable equipment/barricades with – PROPERTY OF...
- Maintain an inventory list with serial numbers and estimated values

WHAT TO DO IN THE EVENT OF A THEFT

- Immediately contact the authorities
- Make suspicions known to the authorities
- Do not touch or try to clean up prior to the authorities arriving
- Take photos
- Review your inventory list and note the missing items and estimated cost of each item
- Contact surrounding pawn shops and ask them to watch for the stolen items
- Ask residents close by if they have noticed any suspicious activity in the area

In the event suspects are apprehended and charges are filed, TOIRMA will seek reimbursement from the responsible party.

SEEN & NOTED:
See something, say something.
Intersection Accidents

The intersection is one of the few places on the road where a driver will purposely cross the path of other vehicles. Many motor vehicle accidents happen here. The causes of intersection accidents are many, even in what is supposed to be a controlled intersection. The following are some tips on how to avoid intersection accidents.

- As you approach an intersection (controlled or not), never assume the other driver is going to yield. Take your foot off the accelerator and cover the brake and be ready to stop.

- If you are approaching an intersection where the light has been green for a while, cover your brake and prepare to stop.

- When the traffic light does turn green, wait to make sure traffic has stopped. Never assume other drivers are going to stop.

- When proceeding through an intersection look left, then right, then left again if possible.

- Always wear your seatbelt and watch for pedestrians, bicyclists, skateboarders, etc.

- Avoid distractions such as your two-way radio, mobile phone or your passengers.

- Use your signals. In an uncontrolled intersection you may use hand gestures to move someone through the intersection ahead of you.

- Treat uncontrolled intersections as if a stop or yield sign is posted; especially when tall crops are present.

- Remember that an intersection accident will happen within the first few seconds of entering a crossroads situation. This sounds simple, but if you can apply the above rules in those 2-3 seconds you may just avoid an intersection accident.

- Take into account bad weather. Slow down. Anticipate others sliding through an intersection.

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
Proper signaling can greatly increase the efficiency and productivity in a work zone or project site, whether it is guiding a dump truck, heavy equipment, forklift, or a bucket truck. Improper signaling can kill or injure workers as well as cause severe property damage.

Know the signals. If you have to, get with the operator and coordinate what signals mean. Allow only one person to give signals. Be sure the operator knows who the signal person is.

The signal person must:

- Always be in a position to see both the operator and the work area.
- Always watch the load; the operator must watch the signal person.
- Never move a suspended load over workers.
- Always warn workers when loads are being moved in their area.
- Watch for overhead power lines and any other obstructions.
- Remember the proper type of signaling operation—for a truck, forklift or crane.
- Always signal on the driver’s side.
- Be consistent in giving signals.
- Use hand signals.
- The spotter must watch where they are walking.

Remember it only takes one small mistake on the part of the signal person to cause a severe injury or major property damage. Make sure you and the operator understand each other and the signals to be used.
1. 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.

2. Does TOIRMA provide any tree removal?
   TOIRMA will pay up to $2,500 (with no deductible) for the clean-up, removal, and replacement of trees downed on township property due to lightning, wind, rain or ice storms. This extension does not apply to those trees that are under the normal responsibility of the Highway Commissioner.

3. What if the township is going to help the city (or another public entity) with some work?
   If the township is going to help another governmental entity and will be using township equipment driven by township employees, then the township needs to secure a written Intergovernmental Agreement with that entity. TOIRMA encourages its members before entering into an Intergovernmental Agreement to consult an attorney and provide a copy to TOIRMA for review.

4. 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/address of the rental company.

5. Do I need to report my auto, inland marine, and property changes, or just handle that at renewal time?
   Changes need to be reported to TOIRMA 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). You can report changes via the TOIRMA website at toirma.org/underwriting/Make-Changes-to-Your-Coverage/ or call Danielle Smith at (217) 444-1204 (dsmith@ccmsi.com) or Beth Eyrich at (217) 444-1139 (beyrich@ccmsi.com).
TOIRMA MEMBER CALENDAR  ✴️ Following are highlights of the upcoming TOIRMA Member Calendar:

October .......................................................... Client Satisfaction Surveys mailed 10/1
........................................................................... Client Satisfaction Surveys due 10/23
November .......................................................... TOI 113th Annual Educational Conference Goes Virtual (11/16-20 and 11/23)

SEEN & NOTED:

COVID-19
We ask that you follow Governor Pritzker’s Executive Orders and Rules. They can be found at http://www.dph.illinois.gov/covid19/governor-pritzkers-executive-orders-and-rules. You can also follow the Region Metrics at https://www.dph.illinois.gov/regionmetrics. Your local health department most likely has a website that they update on a daily basis and is a good resource.

Welcome Tyler Knight
Tyler Knight joined TOIRMA in July 2020 as a Loss Control Representative. He graduated in December of 2016 from Eastern Illinois University with a bachelor’s degree in sports management. He currently lives in Urbana with his wife and three pets. Tyler will be traveling the state with Sean Richardson for the next couple months learning the ins and outs of townships and TOIRMA. He enjoys spending time with his family and friends and going to pig shows all across the country. Tyler enjoys being part of the TOIRMA team and looks forward to gaining more knowledge and experience working with everyone!

Matt Knight took this photo in Crescent City, IL this past July.

TOIRMA TOTAL MEMBERS 7/31/2020
Townships ✴️ 1390  MTAD’s ✴️ 309

Welcome New Member: Eden Township/LaSalle County
On June 17, 2020, TOIRMA sent a mailing to each member contact regarding our new Cyber Liability coverages which became effective June 1, 2020. Included in the mailing were the following that we asked you to file in the TOIRMA Program Manual for reference:

- Cybersecurity Coverage Summary — this document replaced the Cyber Liability Form in the TOIRMA Program Manual
- TOIRMA Enhances Cyber Liability Coverage
- TOIRMA Cyber Incident Response Timeline
- IT Security Policy Guide

As a TOIRMA member, you have access to our cyber partner’s, DUAL Cybersecurity, private web-based portal containing information and technical resources that can assist you in the prevention of network, cyber and privacy losses, and support you in the timely reporting and recovery of losses if an incident occurs. eRiskHub is an internet-based service that features news, content and services from leading practitioners in risk management, computer forensics, forensic accounting, crisis communications, legal counsel, and other highly-specialized segments of cyber risk.

An access code and the site address for the portal was given to the TOIRMA contact in the June 17, 2020 mailing. If you need the site address or access code, please call Danielle Smith at (217) 444-1204 (dsmith@ccmsi.com) or Beth Eyrich at (217) 444-1139 (beyrich@ccmsi.com).

We also want to remind you that:

- Each member **should** have a weekly (or more frequent) backup to either the cloud or onto portable media or coverage may be excluded.
- If you are using a third party provider for your IT services, this should be something they can easily offer to you within the scope of their work (if they are not already). Please check with your provider.
- If you are not using a third party to provide your IT services and everything is handled and stored in-house, then this is basic data security practice that can drastically reduce the pain of ransomware attack.

**RENETING/LEASING EQUIPMENT**

If you are renting or leasing a piece of equipment, please make sure you call the rental/leased equipment in to Danielle or Beth. We will ask you for the following information:

- Year
- Make
- Model
- Serial Number
- Value
- Rental/Lease Dates
- Does the rental/leasing company require a certificate?

We have had several instances where a claim is presented on rental/leased equipment. When the rental/lease isn’t documented, it prolongs the length of the claim while our adjusters try to gather all the facts. It is also best to have a written rental or lease agreement in place to protect the township and the rental/leasing company. In either case, we would like to see a copy of the rental/lease agreement. If the rental/lease is short-term, we will collect the above information and document the file. If the rental/lease is long-term (longer than 6 months), we will collect the above information and add the piece of equipment to your Inland Marine control sheet.

We recently had a township rent a piece of equipment. There was an incident and the equipment was damaged. We found out during the claim investigation that the rental agreement involved a third party. The third party covered the physical damage on the equipment and required the township to be responsible for a $1,000 deductible. The agreement also spelled out that the township was responsible for the liability on the equipment. When we finally ironed this claim out with the highway commissioner, we both agreed that this was a learning experience for TOIRMA and the highway commissioner. We can no longer assume that all rental/leasing agreements are the same and the highway commissioner agreed he needed to read the agreement before he signed off on it.

Gone are the days of a handshake or verbal agreement. If you want us to review a rental/leasing agreement, you can contact Danielle Smith at (217) 444-1204 (dsmith@ccmsi.com) or Beth Eyrich at (217) 444-1139 (beyrich@ccmsi.com).
TOIRMA SAFETY

The **Look Before Backing** dash decal has been used by TOIRMA for a number of years and has been updated several times.

The **Highway Commissioner’s Diary** was unveiled in 1993 to help reduce the likelihood and costs of claims by documenting weather conditions, inspections, road work, etc.

**If You Can’t See My Mirrors – I Can’t See You** dump bed stickers were introduced in March 1998. These were resized in 2009 to fit better in the panels of the dump bed.

**Caution: Stay Back 50 Feet** dump bed sticker joined the TOIRMA family in 2003 as part of TOIRMA’s continuing safety campaign.

The following have been added in the last couple years:

**THREE-POINT CONTACT EVERY TIME** sticker was added in 2017. Always remember to maintain three points of contact — two hands and one foot or two feet and one hand when mounting or dismounting equipment.

**STAY ALIVE! Don’t Text & Drive** sticker joined the line-up in 2018 and is self-explanatory!

**DAY OR NIGHT Lights on for Safety!** sticker was created in 2019. Turn your headlights on in the daytime for greater visibility.

If you need any of the above items, please contact Danielle Smith at (217) 444-1204 or dsmith@ccmsi.com.
CLAIM REPORTING HOTLINE
(844) 562-2720 | Available 24/7 | toirma.org/claims-management

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(217) 477-6887 Fax
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Human Resources Help Line
(888) 472-6785 (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.
To report a claim, please call (844) 562-2720 with the following information:

**TOWNSHIP - TOWING/GLASS CLAIM**
- Township Name & County
- Mailing Address
- Phone#
- Date of Loss
- Year, Make & Model of Vehicle/Equipment

**TOWNSHIP - AUTO/INLAND MARINE/PROPERTY**
- Township Name & County
- Mailing Address
- Phone#
- Date of Loss
- Year, Make & Model of Vehicle/Equipment
- Address of Property Damaged
- Description of How Damage Occurred
- Description of Damage
- Township Driver Name & Phone#

**LIABILITY CLAIM**
- Township Name & County
- Mailing Address
- Phone#
- Date of Loss
- Time
- Location
- Description of Incident
- Name, Address, Phone# of party claiming damage or injury
- Witness Name & Phone#
- Authorities & Report#

**WORKERS’ COMPENSATION CLAIM**
- Township Name & County
- Mailing Address
- Phone#
- Date of Loss
- Time
- Location
- Employee Name, Address, Phone#
- Employee DOB, SSN & Date of Hire
- Employee’s Direct Supervisor
- Employee’s Job Description
- Description of Injury
- Body Part Involved
- Witness Information
- Treatment Facility Information
- Wage Statement if lost time

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Illinois Public Works Mutual Aid Network (IPWMAN) – A Good Partner

By: Jim Donelan, TOIRMA Executive Director

In early August of this year the northern part of Illinois experienced a “derecho.” For those of you that don’t know this term, don’t feel like you are alone. I had to look it up myself. According to dictionary.com, a “derecho is a widespread and severe windstorm that moves rapidly along a fairly straight path and is associated with bands of rapidly moving thunderstorms.” This weather event lead to several hundred thousand residences and businesses being without power. Townships were also impacted with property damage and trees down on roadways.

When speaking with TOIRMA Associate Director Matt Knight about the event and the claims coming in, he informed me that he was contacted by a township official that had several roads closed due to the storm and downed trees. The officials in this area of the state were having difficulty finding “road closed” signs. This brought to the forefront the advantage of TOIRMA’s partnership with the Illinois Public Works Mutual Aid Network (IPWMAN). When townships have needs like this one, participation in IPWMAN can help. Assistance could have been requested and other public member entities could have provided the needed signage. The time to join TOIRMA is now, for a township cannot receive assistance from IPWMAN unless they are a member.

TOIRMA is continuing its partnership with the Illinois Public Aid Mutual Aid Network (IPWMAN). During calendar year 2020, any TOIRMA member that joins IPWMAN for the first time, TOIRMA will reimburse that member the 2020 IPWMAN membership fee.

**QUESTION:** What is IPWMAN?

**ANSWER:** IPWMAN was established with the goal of assisting local governments in being better equipped to respond to natural disasters such as tornados, earthquakes, flooding, other major storm events, infrastructure failures, and terrorism events. It is the mission of IPWMAN, in the spirit of intergovernmental cooperation, to develop and maintain a statewide network of public works related agencies whose principal purpose is to provide mutual aid response and recovery assistance to each other when confronted with natural or man-made emergencies and disasters.

**QUESTION:** How does IPWMAN work?

**ANSWER:** When a disaster occurs, an IPWMAN member can make a request to the network for assistance from other IPWMAN members.

**QUESTION:** What are some examples of situations where assistance has been provided by IPWMAN?

**ANSWER:** Examples of assistance during disasters include the need for personnel, equipment or both. IPWMAN members have assisted during the aftermath of tornados (cleanup). During regional flooding, townships/road districts may put out a request for temporary signs or barricade from other unaffected areas of the state.

**QUESTION:** If a township/road district is a member of IPWMAN and a call is made for assistance, does that member have to provide the requested assistance?

**ANSWER:** No, it is NOT mandatory for IPWMAN members to aid. IPWMAN members maintain their ability to decide whether they can help or not.

**QUESTION:** What benefits do IPWMAN members receive?

**ANSWER:** IPWMAN members receive several benefits. IPWMAN provides an intergovernmental agreement that is recognized by the Illinois Emergency Management Agency. IPWMAN maintains a current, readily accessible listing of available resources for its members, provides standardized operating procedures for disaster response, has quick and direct access to public works assets, and a simplified reimbursement system.

**QUESTION:** What does it cost to join IPWMAN?

**ANSWER:** IPWMAN dues are based on population served, so townships/road districts with a population under 15,000 annual dues will be $100 per year; $15,001 to 75,000, $250 per year; and townships/road districts with a population over 75,000, dues are $500 per year.

**QUESTION:** What organizations may join IPWMAN?

**ANSWER:** Membership is open to any public agency that provides public works related services. This includes townships and road districts.

**QUESTION:** What are the benefits of joining IPWMAN?

**ANSWER:** As stated above, by joining IPWMAN, members have access to personnel and resources when there is an emergency. In addition, members benefit from IPWMAN’s guidance in responding to an emergency, consistent understanding of the responding and requesting agencies’ roles during response by following the mutual aid agreement, response that is based upon the need of the requesting agency as opposed to unsolicited responders hampering recovery efforts, and opportunities to participate in emergency training programs.

**QUESTION:** Does IPWMAN provide an intergovernmental agreement?

**ANSWER:** Yes. The IPWMAN mutual aid agreement is a standard intergovernmental agreement entered by each IPWMAN member. The agreement is self-renewing after first year with the payment of dues. Members retain their ability to cancel at any time.

**QUESTION:** How does a township/road district join IPWMAN?

**ANSWER:** For more information regarding membership in IPWMAN, please visit ipwman.org, or feel free to contact IPWMAN by email info@ipwman.org, or telephone (844) 479-6269.

**QUESTION:** How does a township/road district that is a TOIRMA member get reimbursed for joining IPWMAN for the first-time during calendar year 2020?

**ANSWER:** The reimbursement is only applicable for townships that are first joining IPWMAN. Once a TOIRMA member has paid the 2020 IPWMAN membership invoice, please provide TOIRMA a copy for reimbursement. Send it to our office by email: pjconob@toirma.org. fax: (217) 744-8010, or by mail: TOIRMA, 3217 Northfield Drive, Springfield, IL 62702.
## Executive Office
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(217) 744-8011 Fax  
Toll Free (888) 562-7861  
toirma.org

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(217) 477-6887 Fax  
tknight@ccmsi.com

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

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