

# TOIRMANEWS

Winter ■ 2009

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## RELOCATED

The move of the TOIRMA Executive Office has finally occurred. It has been a somewhat stressful experience, but there is light at the end of the tunnel. The new office is located at 3217 Northfield Drive, Springfield, IL 62702-1400. The TOI office will be joining us before the end of the year. It will be nice to be done with the construction and prepare to welcome an occasional visitor to our new location.



Rod Beck



## Who Is Where?

Only the TOIRMA Executive Office has moved. The Danville Administrative and Claims Office is still located in Danville. Contact information for the Danville staff is located on the back page of this newsletter or at the TOIRMA website at [www.toi.org/toirma](http://www.toi.org/toirma).



Just as relocation brings an additional level of stress, so too does the approaching winter season. It is time to make preparations for that season to minimize the stress caused by the cold and frozen conditions.

Planning ahead and slowing down during extreme conditions will assist in accomplishing the level of safety necessary to get through these times.

**As the holiday seasons approaches, I would like to wish each of you a wonderful Holiday Season!**

Rod

Roderick D. Beck  
Executive Director

# WORKERS' COMPENSATION CLAIMS SLIPS, TRIPS AND FALLS

Winter is here and so are the hazards created by winter weather. Each year the TOIRMA Claims Department receives numerous workers' compensation claims related to slips, trips and falls. One out of every five workers' compensation claims reported during the last fiscal year was related to an injury resulting from a slip, trip and/or fall and the cost for those claims totaled nearly \$1,000,000.

Medical costs play a large part in the cost of a claim. An additional cost is the cost of lost wages. When an employee is taken off work, TOIRMA is obligated,

by law, to compensate the employee 66 2/3rds of their average weekly wage. Many times a physician will allow the employee to return to work with restrictions. Accommodating restrictions, even for a few hours a day, benefits the employee, the township and TOIRMA. The employee benefits by continuing to have a work routine, the township benefits by having the employee at work doing odd jobs such as answering the phone or inspecting roads and signs, and TOIRMA benefits by reducing the costs of claims and keeping contributions affordable for all members.

## Here are some suggestions to help prevent slips, trips and falls:

- Exit vehicles carefully
- Use handrails
- Wear the proper shoes or work boots that provide good traction
- Apply non-skid grip strips to steps
- Keep sidewalks, walkways and township parking lots free from snow, ice and debris
- Invest in a good quality entry way rug
- Post wet floor signs
- Clean up spills immediately

If you have a claim question, a directory of the Claims Staff is listed on the back of this newsletter. ■

# TOIRMA TOTAL MEMBERS

Townships • 1353 ■ MTAD's • 312

As of 10/31/2009

# TOIRMA FAQs

**Towards the end of January you will be receiving your Annual Renewal Packet. Here are some questions we have received in the past that may help make the renewal process go smoothly:**

- **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 #, value, value type (i.e. RC, FR or ACV), and effective date in the space below your listed items.

- **Do I need to list all the Stop Signs, Yield Signs, etc. in the Township under "Property in the Open"?**

No, because each sign is not more than the deductible the township carries. You only need to list larger signs (ex. Town Hall sign) that are worth more than the township deductible.

- **Why do we need to submit financial information on the renewal packet?**

Each year, we ask you to report the township's beginning balance, revenues, and expenses. 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 Bond, which is included in your TOIRMA coverage package.

- **Do I have to depreciate my Inland Marine (equipment) that is valued at Functional Replacement (FR)?**

If your equipment is listed at Functional Replacement (FR), you should not have to decrease the value. Functional Replacement is a value greater than Actual Cash Value and less than Replacement Cost. 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.

- **Should we decrease our auto values?**

Autos are handled differently than equipment in the respect that there is no Functional Replacement option for autos. All autos should be listed for replacement cost if they are three years old or newer. Any vehicle older than three years should be depreciated to Actual Cash Value.

- **Why do we get two payroll sheets to complete every year?**

The renewal packet will have an Estimated Payroll sheet attached. We will be asking the township to estimate the payrolls for the 2010-2011 program year. Later in the year (around July), you will be receiving a Payroll Audit. We will be asking you to record actual payroll paid out in the 2009-2010 program year. ■

# TOIRMATIDBITS

## 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

## 2009 Member Survey

TOIRMA has sent out a Member Survey or Client Satisfaction Survey for a number of years. The 2009 survey was sent out on October 2, 2009 with a requested return date of October 23, 2009. If you have not completed and returned the survey, please go ahead and do so. Last year we had a return of 70%. We review each survey and follow-up on requested phone calls, visits, and comments if needed.

**TOIRMA**  
2009 Member Survey

As a TOIRMA member, we want *you*. Please assist in evaluating your program by completing and returning this survey before October 23, 2009.

1. Are you pleased with the TOIRMA Program?  Yes  No  
If you answered no, please explain: \_\_\_\_\_

2. Do we meet regional service requirements?  Yes  No  
If no, please explain: \_\_\_\_\_

3. Are we always clear in your communications?  Yes  No  
If no, please explain: \_\_\_\_\_

4. Would you like a phone call?  Yes  No  
If yes, please include a number and time to be contacted: \_\_\_\_\_

5. Would you like a visit?  Yes  No  
If yes, please include a number and time to be contacted: \_\_\_\_\_

6. Additional Comments: \_\_\_\_\_

Name Title \_\_\_\_\_ Date \_\_\_\_\_  
Company \_\_\_\_\_ County \_\_\_\_\_

## Thank You TOIRMA Members...

...for the 100% renewal on June 1, 2009. We weren't quite sure if we were going to make it when the Fall Newsletter went to press, but it is official now. This is the 11th consecutive 100% renewal! A statistic that still wows us and makes the TOIRMA Staff honored to work with the program.

The 2009 renewal is wrapped up, but before you know it, the 2010 renewal packets will be in the mail. The renewal packets are typically mailed around the middle of January and are due back March 1. They are mailed to the contact we have on file for your township / road district. Remember, your township chooses the contact. We have one contact on file for each member. *If you have any questions about the renewal process, please contact Angel O'Brien at 1-800-252-5059, Ext. 1204 or Vickie Drollinger at Ext. 1139.*



During his Loss Control visits, Matt Knight came upon this ten foot rooster keeping watch on the activities in Danforth, IL.

# TOIRMA COUNTY MEETINGS

Every three years TOIRMA comes to designated counties and provides an opportunity for the elected officials of those townships to come and "refresh" their TOIRMA memory. It is also a great learning experience about TOIRMA if you are a newly elected official. If your township would be interested in hosting a TOIRMA COUNTY LOSS CONTROL MEETING please contact Jeremy Deck at Ext. 1384 or Matt Knight at Ext. 1387.

The following counties have already had a scheduled meeting or have a meeting place already established for this program year:

Boone	Jo Daviess
DeKalb	Kankakee
Franklin	Marion
Hamilton	Piatt
Jackson	Randolph / Monroe
Jasper	Rock Island
Jefferson	

If you have a township building in the following counties that is suitable to have a meeting for around 20 people and would be interested in hosting, please call Jeremy or Matt. The building should be centrally located within the county.

Douglas	Sangamon
Macon	St. Clair
Marshall	Stark
McLean	Washington
Peoria	



## SEEN & NOTED:

Have a SAFE day!



## Member Township Says Beware!

Bonus Township in Boone County turned in a Vandalism/Malicious Mischief claim in August. Someone vandalized their fuel tank and stole some fuel. The township wanted to alert other townships to protect your fuel tanks. Fortunately, Bonus Township had a good electrician friend that was able to repair the damage to their fuel tank.

# Thumbing Through the TOIRMA Program Manual


## Human Resources Help Line

We started Thumbing Through the TOIRMA Program Manual in the Winter 2008 TOIRMA Newsletter. This quarter we will spotlight the Human Resources Help Line. A fact sheet can be found after the sixth gold tab titled General Risk Management. Go to the eighth white tab titled Human Resources Help Line.

In 1999 TOIRMA introduced the Human Resources Help Line, giving TOIRMA members access to Human Resources professionals to assist in answering employment-related questions and issues at NO COST TO THE MEMBER. The Human Resources Help Line continues to be a vital part of the risk management concept and the prevention of claims.

Most employment related claims fall under the Public Officials Liability coverage. Recent claims have included alleged discharge due to age, retaliation, national origin, race, and sex.

**The deductibles for Public Officials Liability claims are as follows:**



**“What do you mean I’m fired?!... You can’t do that!”**

Are these issues arising too many times?



**Human Resources Help Line**

All TOIRMA members have access to Human Resources professionals to assist in answering employment-related questions and issues. The Help Line toll-free number is

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

The Human Resources Help Line covers many areas such as:

- Discipline & Documentation
- Legal Termination
- Discrimination

Another service brought to you by TOIRMA and CCMSI.

Township Population	Deductible	Coverage
0 - 2,500	\$2,500	Public Officials Liability – All Other Claims
	\$7,500	Public Officials Liability – Employment Related Claims
2,501 – 5,000	\$5,000	Public Officials Liability – All Other Claims
	\$15,000	Public Officials Liability – Employment Related Claims
5,001 – 10,000	\$10,000	Public Officials Liability – All Other Claims
	\$30,000	Public Officials Liability – Employment Related Claims
10,001 and over	\$20,000	Public Officials Liability – All Other Claims
	\$60,000	Public Officials Liability – Employment Related Claims

PLEASE call the Human Resources Help Line for guidance before you take action. The Human Resources Help Line can assist you with the following and more: ■ Discipline and Documentation ■ Legal Termination ■ Discrimination ■ Effective and Legal Hiring ■ Sexual Harassment

# 2009-10 INFLUENZA (FLU) SEASON

Flu refers to illnesses caused by a number of different influenza viruses. Flu can cause a range of symptoms and effects, from mild to lethal.

Two strains of flu, seasonal flu and the H1N1 (Swine) flu, are currently circulating in the United States. A third, highly lethal H5N1 (Bird) flu is being closely tracked overseas.

## Take these everyday steps to protect your health:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. If soap and water are not available, an alcohol-based hand rub can be used.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.) Keep away from others as much as possible to keep from making others sick.

Most healthy people recover from the flu without problems, but certain people are at high risk for serious complications.

Extensive efforts are underway to track and monitor the spread of all flu viruses. In the U.S., epidemiologists at the Centers for Disease Control (CDC) are working with states to collect, compile and analyze reports of flu outbreaks.



Excerpt from the Centers for Disease Control and Prevention website at: <http://www.cdc.gov/flu/about/season/current-season.htm>

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**Human Resources Help Line**

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

Township Officials of Illinois Risk Management Association  
Your Township Partner  
Towne Centre Building  
2 East Main Street  
Danville, IL 61832-5852

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**YOUR TOWNSHIP**  
**PARTNER**

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