

# TOIRMANEWS

Summer ■ 2004

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## Looking Back Into the Archives!

10 YEARS AGO

- TOIRMA exceeds \$1,000,000 in investment income.
- Effective June 1, 1994, auto and inland marine glass breakage deductible of \$50 implemented (prior deductible was \$250).
- Effective June 1, 1994, optional increased liability limits became available.

## Stay Aware – Have Fewer Claims

One year ago TOIRMA decided to put greater emphasis and to reinforce our campaign of Safety Awareness. The reason was simple; we had to reduce the cost of Workers Compensation coverage. The prior two years had unacceptable results. In the year 2001/2002, as of 3/31/02 we had incurred Workers Compensation losses of \$1,674,684. In the following year, as of 3/31/03 we had incurred Workers Compensation losses of \$2,366,015 and we were going the wrong way.



Jerry Kats

We put the awareness program into effect by emphasizing safety awareness in everything we wrote, thought or talked about. We are always reluctant to make cause and effect comparison so we leave that decision to you. As of 3/31/04 we have incurred Workers Compensation losses of \$932,132. Something good is happening and I choose to attribute the effect to the Township Way. When you as a group are faced with a problem you are forced to accept it and then work your way to a solution, you can't buy out of the problem because you don't have the money.

The TOIRMA Program is a great example of cooperation and the Township Way. The tax paying citizens of Illinois townships have and continue to save millions of dollars each year through TOIRMA.

We can do very little about the increased cost of vehicles, equipment and material or the increased cost of medical treatment or the cost of benefits provided by law, but we can stay aware and stay alert.

The average workers compensation claim costs increase every year. The only solution to the problem is to reduce the number of claims. We will continue to provide you excellent service and products but we need your help. Make it a township goal, **"Stay Aware – Have Fewer Claims."**



Jerry Kats  
Executive Director

# Member's Duties In the Event of Occurrence, Claim or Suit

Within the TOIRMA Coverage Grants there is a full explanation of what the duties of a TOIRMA member are in the event that a claim has been presented.

**If claim is made or suit brought against the Member, the Member shall immediately forward to the Association every demand, notice, summons or other process received by its representative.**

This means that once a Member is aware of an occurrence they must notify TOIRMA. This is to protect the township as well as the Association.

The Member is expected to cooperate with the Association; assist in making settlements and assist in investigations. The Member shall not, except at its own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

Delay in notice jeopardizes coverage for the Member. Delay in notice can prejudice the Association in its ability to investigate and/or mitigate the exposure.

TOIRMA provides supervisor's/treasurers' bond coverage. State statute mandates that each supervisor/treasurer have this coverage. Once a township discovers a loss, it is vital that this is reported to the appropriate authorities for further investigation and that notice is given to TOIRMA for appropriate action.

If these conditions are not met, the coverages may be voided and that would leave the township without appropriate protection. If you have any questions or need to turn in a claim, please contact the TOIRMA Claims Department in Danville at 1-800-252-5059, ext. 1349 (Katie), ext. 1245 (Julie), or ext. 1155 (Marylee). ■

## Back Pain Gets Price Tag: \$90 Billion A Year

You already know that back pain comes with a big price tag. But do you know how big it is?

- Each year, back pain sufferers incur \$90 billion in healthcare costs, and
- \$26 billion of that goes directly to treating back pain, according to Duke Medical Center researchers.

One of the best ways to keep costs in check: make sure employees are getting effective, targeted treatment for back problems.

For a free PowerPoint presentation on back safety and lifting, go to: <http://snipurl.com/4rqk>

(Re-printed with permission from Injury Prevention & Cost Control Alert, March 12, 2004) ■

# SEASONAL HELP



## Some facts to keep in mind when hiring seasonal summer help.

- 1.** Inform employees of existing safety rules
- 2.** Give necessary training to new employees
- 3.** Properly supervise the new employees
- 4.** Use common sense when assigning tasks to youthful workers
- 5.** Make sure they have and use the proper personal protective equipment
- 6.** Don't forget about the Child Labor Laws – one in particular states “no minor under 16 years of age shall be employed, permitted or allowed to work...about or in connection with power-driven machinery.” This would include riding lawn mowers.
- 7.** Only properly trained and qualified employees will operate township vehicles and equipment.

**If you have any questions about the jobs you have lined up for your seasonal help, please do not hesitate to contact the following:**

Child Labor Hotline ..... **800-645-5784**  
Department of Labor ..... **217-782-6206** ■

## NATIONAL SAFETY COUNCIL

### to Lead “Crash-Free” June

The National Safety Council announced February 11 that it would lead a nationwide effort to address the leading cause of injury death in America – motor vehicle crashes. The theme of this year’s National Safety Month will be “Crash-Free June,” a month-long initiative to change driver behavior that leads to crashes.

In 2002, there were 6.3 million motor vehicle crashes in the U.S. reported to law enforcement authorities, resulting in 2.3 million disabling injuries and 44,000 deaths. The council estimates the total cost to society of these crashes to be \$242.7 billion, representing a cost of more than \$800 per year for every American. Motor vehicle crashes are the leading cause of injury death in America and of injury death at work. Motor vehicle crashes are the eighth leading cause of death overall.

The council estimates that driver behavior contributes to 90 percent of all motor vehicle crashes. Crashes that were solely caused by vehicle or external factors account for the other 10 percent of crashes. Several specific driver behaviors and errors account for a significant portion of these crashes. During Crash-Free June, the council will provide information, education and focus on these and other driver behaviors and issues that result in crashes.

*(Reprinted with permission from Safety Focus Highway Safety News, March 2004)*

# TOIRMATIDBITS



## A Sleeping **GIANT**.

- I am a compressed gas cylinder.
- I weigh in at 175 pounds when filled.
- I am pressurized at 2,200 pounds psi.
- I have wall thickness of about one-fourth inch.
- I stand 57 inches off the deck.
- I am 9 inches in diameter.
- I wear a cap when not in use.
- I wear valves, gauges, and hoses when at work.
- I wear many colors and bands to tell what tasks I perform.
- I transform miscellaneous stacks of material into many shapes and forms when properly used.
- I am ruthless and deadly in the hands of the careless or uninformed.
- I am too frequently left standing alone on my small base, my cap removed and lost by an unthinking workman.
- I am ready to be toppled over, where my naked valve can be snapped off, and all of my power released through an opening only slightly larger than a lead pencil.
- I am proud of my capabilities. Here are a few:
  - I have been known to jet away faster than a dragster.
  - I smash my way through brick walls with the greatest of ease.
  - I fly through the air and reach distances of a half mile or more.
  - I spin, ricochet, crash and slash through anything in my path.
  - I scoff at the puny efforts of human flesh, bone and muscle to alter my erratic course.
  - I can, under certain conditions, rupture or explode.You read of these exploits in the newspaper.
- You can be master only under my terms.
- Full or empty, see to it that my cap is on straight and snug.
- Never-repeat-never leave me standing alone.
- Keep me in a secure rack or tie me so I cannot fall.
- Treat me with respect.
- **I am a sleeping giant.**

– Author Unknown ■



# TOIRMA FAQ'S

We receive some very good questions from our members! Below are some "Frequently Asked Questions" and answers.

**Q. Are individuals that have been ordered by the court to perform community service covered when working for a township?**

A. The court or organization appointing the individuals to perform community service is responsible and liable for these individuals.

**Q. What does Dillon's Rule mean?**

A. Simply put, Dillon's Rule says if there is no statute permitting an official to perform a function or service, the official or government may not carry out that function regardless of how much it is needed or wanted.

**Q. If the Township hires a contractor, do we need proof of insurance from that contractor?**

A. Yes, you need to get a certificate of coverage from all contractors that do work for the Township. Specific information about the coverage that contractors should carry can be found in the TOIRMA Program Manual under the Certificate of Coverage tab, page 5 in the General Risk Management Section.

**Q. What bond(s) does TOIRMA provide?**

A. The Supervisor's/Treasurer's Bond was added to the TOIRMA Program in 1994 to make the TOIRMA Program covers a complete package for our members. This bond is required by statute for all townships and/or road districts and is the only bond provided by TOIRMA.

**Q. What information does TOIRMA need in the event that a deputy must be appointed to act on the behalf of a Supervisor that is temporarily incapacitated?**

A. TOIRMA requests a written letter from the Township to document the incapacity and the appointment of a deputy. The Supervisor's Bond will then incorporate the deputy. ■

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## Building Alteration/New Construction

Is your township planning an addition / alteration to an existing building or construction of a new building? Please call us before construction begins so that we can make sure there is proper coverage. ■

## MOSQUITO ABATEMENT

As we have become more informed about West Nile Virus, townships have turned to mosquito abatement. Most townships contract for mosquito abatement services, but some have a certified township employee apply the larvicide. TOIRMA does have a liability limit on mosquito abatement of \$50,000 each occurrence per Member with a \$50,000 annual aggregate each Member.

Following are mosquito abatement guidelines that should be followed:

1. Operator/individual must be trained and licensed.
2. Mosquito control equipment must be inspected before and after each use. Inspections must be documented. (Refer to Manufacturer's Specifications).
3. Use only EPA registered products.
4. Read chemical labels and follow in detail manufacturer's directions for use. Follow written Hazard Communication Procedures.
5. When using new equipment and/or chemical, rely on distributor or manufacturer to provide additional training as needed.
6. Use required personal protective equipment.
7. Document all phases of the procedure, including dates, times, weather/wind conditions, and other details which may be important to the application.
8. Discontinue the procedure immediately, in the event of an accident, incident, weather change, equipment malfunction or other condition, which could be detrimental.
9. Immediately investigate all incidents, complaints or accidents, and document the investigation and your findings.
10. Promptly inform TOIRMA of any incidents/accidents, which may result in a claim. ■

# Flagger Training in Lake County



Roy Williamson, Training Development Technician, from IDOT taught a three hour Flagger Training to 49 road district employees from Lake County Townships. The course was sponsored by the Lake County Highway Commissioners; Bill Grinnell, President (of Fremont Township); and TOIRMA. Twelve townships were represented. ■

## TOIRMA Member Calendar

Following are highlights of the upcoming TOIRMA calendar:

**June** . . . . . Renewal contribution due June 1  
Has your dividend check been cashed?

**July** . . . . . Declaration Pages and Payroll Audit mailed

**August** . . . . . Payroll Audit due

# Clearing Vegetation in Front of Signs



In the last newsletter we talked about 'Signs of Spring' and the need for sign inspection. The Spring 2004 Illinois Interchange newsletter had a good article titled 'Vegetation Control for Safety'. The article outlined maintenance steps for keeping signs and traffic control devices visible. One of the steps, in particular, caught our attention regarding how far from a sign vegetation has to be cleared for a safe view. If your township has a policy, then follow it. If your township does not have a policy, the following chart is a suggested guideline to allow a driver 3 to 5 seconds to read and respond to the sign.

**Critical signs are:** STOP, YIELD, DO NOT ENTER, ONE WAY, WRONG WAY, and other regulatory signs.  
**Non-critical signs are** destination guide signs, parking regulations, advance warning signs, and similar warning or information signs.

## Clearing Vegetation in Front of Signs

Speed Limit (MPH)	Non-Critical Signs (Feet)	Critical Signs (Feet)
30	150	250
40	200	350
50	250	450
60	300	600

This information was taken from the following publication: *Vegetation Control for Safety: A Guide for Street and Highway Maintenance Personnel*, U.S. Department of Transportation and the Federal Highway Administration, 1990 (publication number FHWA-RT-90-003). The complete guide in pdf format can be found on FHWA's website at [www.fhwa.gov/////tfhrc/safety/pubs/90003/intro.htm](http://www.fhwa.gov/////tfhrc/safety/pubs/90003/intro.htm). ■

**TOIRMA TOTAL MEMBERS**

As of 4/30/2004

**Townships • 1278**  
**MTAD's • 302**

**TOIRMA**

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**Ron Jacobs**

*Claims Specialist ext. 1230*  
rjacobs@ccmsi.com

**Ted Hulvey**

*Marketing Representative/Loss Control  
Consultant, ext. 1145*

**Human Resources Help Line**

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

**TOIRMA**

Township Officials of Illinois Risk Management Association

Towne Centre Building  
2 East Main Street  
Danville IL 61832-5850

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