



# TOIRMA Update

By Jim Donelan

TOIRMA Executive Director

## TOIRMA Celebrates its 30th Anniversary

### Happy Anniversary, TOIRMA!

**O**N JUNE 1, 2016, TOIRMA will celebrate its 30th Anniversary. A program that started out on June 1, 1986 with only two members, Arrowsmith Township in McLean County and Homer Township in Will County, has grown into the successful program it is today with 1,692 total members. Financially solvent, TOIRMA has served townships, road districts, and multi-township assessment districts well over these 30 years, saving local governments and taxpayers millions of dollars.

The TOIRMA mission is straightforward: "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." TOIRMA is an ongoing example of local governments working together.

Since I wasn't a part of the TOIRMA Program in 1986, I recently took the opportunity to review old publications of *Township Perspective's* predecessor, *Illinois County and Township Official*. It was very interesting to see the coverage of TOIRMA's inception and growth. In the March 1986 issue, TOI Executive Director George Miller is quoted as saying: "... liability insurance for officials and for equipment is getting out of hand. Policies have been cancelled and new insurance has been denied. Some townships 'are running bare' (meaning they have no liability insurance)." Other townships were paying huge premiums, if they could get coverage at all. This was a crisis! Miller went on to state: "TOI is organizing a risk management system of its own to deal with the problem." And of course that's what occurred on June 1, 1986, when TOIRMA officially began operating.

Interestingly enough, by October 1986, TOIRMA had 60 members and, by June 1987, the program had grown to 250 members. An April 1987 *TOIRMA Report* stated: "These participating townships are enjoying better coverage and limits, better pricing, better service and loss control, and the only program in the state that has been designed specifically for township government." The September 1986 *TOIRMA Update* stated that "the primary goals of TOIRMA are to provide a stable market for coverages at a relatively stable price."

Coverages over the years have been consistent, sta-

ble, and today include: General Liability, Auto liability, Employee Benefits Liability, Public Officials Liability, Property, Auto Physical Damage, Inland Marine, Workers' Compensation, Treasurer's Bond, Accidental Death and Dismemberment, and Equipment Breakdown Coverage (boiler and machinery). Coverage for bridges is provided by TOIRMA as well. The Human Resources Help Line is also available to members needing assistance with hiring, disciplining, terminating, or other employment related inquiries.

As a joint insurance pool, TOIRMA owes a large part of our success to our members. We are committed to serving our members' needs in a cost effective manner. On behalf of the Board of Trustees and staff, thank you for being a part of the TOIRMA Program.

Please remember to "Think Safe ... Drive Safe ... Work Safe."



## Astoria Township

**Congratulations to the *Perspective* on your 75 years of service to the Township Officials of Illinois from Astoria Township, the home of late TOI Secretary/Treasurer Troy Kost and the one time administrative center for TOI.**

Garth Cripe, Supervisor

Donna Hamblin, Clerk

Charlie Bollinger, Road Commissioner

Bill Danner, Trustee

Don Watson, Trustee

Jason Bollinger, Trustee

Jody Kost, Trustee