



TOIRMA Update

By Jim Donelan

TOIRMA Associate Director

Resources Available to TOIRMA Members

A RISK MANAGEMENT PROGRAM is a system for planning, organizing, leading and controlling the resources and activities that an organization needs to protect itself from the adverse effects of accidental losses.¹

TOIRMA is the risk management program for townships, road districts, and multi-township assessment districts throughout the State of Illinois. The TOIRMA Program is a self-funded pool that offers coverages for its members including General Liability, Auto Liability, Public Officials Liability, Property, Equipment Breakdown (boiler and machinery), Auto Physical Damage, Inland Marine, Workers' Compensation, Treasurer's Bond, Accidental Death and Dismemberment, and Bridge Coverage (\$50,000 limit).

A main goal of the TOIRMA Program is to maintain a stable contribution level while meeting the needs of the membership. TOIRMA has numerous resources available to its members. We strive to continue the expected standard of excellence, and planning for the future. Below is a summary of some of the resources available to TOIRMA members.

Human Resources Help Line

TOIRMA members have direct access [at no cost] to professionals specializing in employment rules, regulations, and practices. The Help Line should be utilized when there are questions relating to hiring, disciplining, terminating, or discrimination. This service is a tool for our members and also helps reduce claims related to human resources. The Human Resources Help Line is (888) 472-6785, Extension 1172 or Extension 1146.

Highway Commissioner's Diary

TOIRMA offers its members a *Highway Commissioner's Diary* designed to assist townships in minimizing the cost of claims/lawsuits. This publication

provides members a tool to be used in documenting regular inspections of roads, weather conditions, and road work, among other items. Included are inspection worksheets for a one year period, equipment inventory forms, road hazard report forms, sign worksheets, maintenance field sheets, Illinois One-Call System (JULIE) locate request forms, TOIRMA and other contact numbers, and a three year reference calendar. A bound version of the *Highway Commissioner's Diary* may be obtained by contacting our office. Also, an electronic copy of the *Diary* is available online at <http://www.toi.org/toirma/related-info/>.

TOIRMA Newsletter

TOIRMA News is a quarterly newsletter that is mailed out to members during the months of March, June, September, and November of each year. This publication provides membership with useful information relating to the TOIRMA Program and ways to reduce liabilities. *TOIRMA News* is also available online at: www.toirma.org.

TOIRMA Website

The TOIRMA website provides everything from staff contact information to coverage information. This tool is updated periodically and is a fluid information resource that should be checked on a regular basis. www.toirma.org

Online Training

TOIRMA offers its members interactive web-based training. The training is designed to help prevent injuries and is a good resource for officials and employees whether new or seasoned veterans. Training sessions available include: back safety, blood borne pathogens, driving & vehicle safety, emergency preparedness, fork lift safety, fundamentals of ergonomics, general safety &



Visit TOIRMA's website, www.toirma.org

OSHA compliance, hazard communication, healthcare — general safety, lockout tagout safety, machine guarding, office ergonomics, OSHA record keeping, respiratory protection, slips, trips & falls in the workplace, and written job descriptions.

At the end of each training module, there is a quiz to test your knowledge. Townships and road districts utilizing the online training can track each employee's participation and quiz scores. This is a simple to use, very effective tool available to TOIRMA members at no charge. TOIRMA members should call our office at (800) 252-5059, extension 1204 (Debbie Prentice) or 1139 (Beth Eyrich) to obtain your login credentials, and begin the training.

Claims Management

Our goal remains to pay valid claims promptly and fairly as possible. In order to do this, we need claims to be reported promptly as possible, so please do your part. This allows our claims team to make early contact and obtain all of the necessary information for good claims management.

Loss Control Policy Statement

As is stated in your *TOIRMA Program Manual* “since

we have such a wide range of coverages, along with differences in individual townships, the best overall loss control approach is common sense.” TOIRMA encourages its members to adopt a loss control policy statement as a commitment toward providing safe conditions for employees and residents. A copy of the *Township Loss Control Policy Statement* is available in the “Loss Control” Section of the *TOIRMA Program Manual*.

Safety Decals

TOIRMA offers its members decals designed at increasing safety awareness and at the same time decreasing claims. The three safety decals are: *Look Before Backing* dash decal, *If You Can't See My Mirrors — I Can't See You* dump bed stickers, and *Caution: Stay Back 50 Feet* dump bed stickers. Please contact our office if you are in need of any of these decals.

As always, if you have any additional questions, please feel free to contact me toll-free at (888) 562-7861 or by e-mail at jdonelan@toirma.org.

¹ *The Institutes (American Institute for Chartered Property Casualty Underwriters)*



Relax. Ancel Glink is with you every step of the way.

Ancel
Glink

DIAMOND BUSH
DiCIANNI
& KRAFTHEFER

Think Ancel Glink

As township attorneys and special counsel, Ancel Glink assists clients statewide in complex and mixed questions of law, public policy, finance and other issues.

Ancel Glink offers Illinois townships effective and comprehensive representation at a reasonable cost, matching legal services and strategies with local needs and resources.

Please contact Keri-Lyn Krafihefer at 312-782-7606. Visit our website to download pamphlets of the ten-volume Ancel Glink Library. www.ancelglink.com

Serving Illinois with offices in Chicago, Vernon Hills, Naperville, Crystal Lake & Bloomington | 312 782-7606 | www.ancelglink.com