



# TOIRMA Update

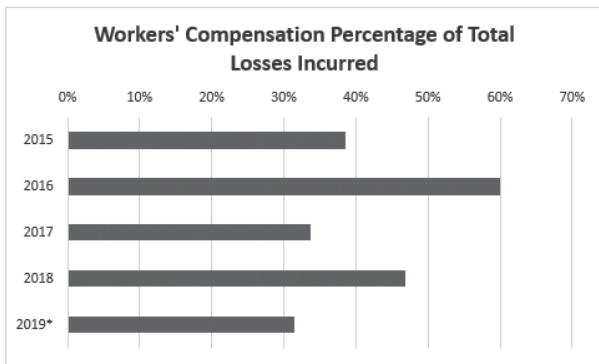
By Jim Donelan

TOIRMA Executive Director

## Workers' Compensation Claims – Ways You Can Help

THE TOIRMA PROGRAM includes a suite of coverages designed to meeting the needs of townships and road districts throughout the State of Illinois. Included in our line of coverages is workers' compensation. Unfortunately, losses in the workers' compensation are a part of any risk management program that offers this line of coverage. Injuries happen daily, and any actuary will tell you when you have as many moving parts as the TOIRMA Program that a certain percentage of injuries/losses are going to happen. Not only do the law of averages support this, but a significant number of our population are performing duties that are higher risks. Our risk management responsibility is to continue working with township officials in reducing and preventing injuries.

As the following chart indicates, over the past five years workers' compensation losses incurred have ranged from 34% to 60% of our total losses incurred. This is a significant portion of TOIRMA's claims incurred.



A quick look at TOIRMA's claims data over the past five years indicates that 80% of the number of claims incurred have been related to highway and construction activities. This is no great revelation due to the nature of the work involved with the operation of equipment, maintenance of highways, and shop related activities. However, what is a bit of a surprise when analyzing the data, is the cost per claim. Although, the highway and construction category by far accounts for the greatest number of claims incurred by category and the highest gross dollar amount of claims incurred, our top cost per

claim for workers' compensation is in the clerical office employee category, coming in at over \$24,000. The five-year cost per claim for highway and construction activity is approximately \$17,500 which is our second highest job classification category. This only illustrates the fact the accidents/claims can happen in any job classification.

For further perspective, the highest number of claims for workers' compensation during the past five years by cause is the "fall, slip, or trip" category. This accounts for \$4.4 million in claims incurred for this time frame.

TOIRMA offers loss control services to its members. This is a two-way street where participation by members is critical in having a successful program. As indicated above, TOIRMA is providing a wide range of coverages for its members. This coupled with the parody in townships and road districts throughout the state enhances the ever-present need for a consistent approach to loss management.

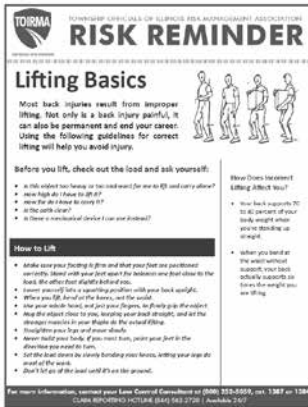
### How can you help?

#### Participate in TOIRMA Loss Control Meetings and Safety Programs

We encourage all members to participate in a TOIRMA Loss Control Meeting or Safety Program. Sessions are offered throughout the state on a regular basis. TOIRMA regularly schedules these meetings on a proactive and requested basis. Please let us know when your county-wide township officials' meetings are happening, and we are happy to present. Please contact Ashley Kincaid by phone: (217) 444-2186, or email: [akincaid@ccmsi.com](mailto:akincaid@ccmsi.com).

#### Utilize TOIRMA's Risk Reminders

TOIRMA's single-paged *Risk Reminders* are designed to address safety in the workplace. There over 170 *Risk Reminders* available on the "Loss Control Toolbox" page of our website, [www.toirma.org](http://www.toirma.org). Examples of additional topics include: *ABCs of Safety (Attitude, Behavior & Control)*, *Choosing and Using Work Shoes*, *Extension Cord Use*, *Fire Safety*, *Reference Guide on Glove Type*, *Hearing Protection*, *Ladder Safety*, *Safe & Proper Lifting*, *Personal Protective Equipment (PPE)*, and many others.



These are great tools available for printing to be utilized during employee safety meetings, discussions, and posting them in township buildings.

### Use TOIRMA's Safety Items

TOIRMA has several safety items available at no charge to our members. These items serve as tools to remind employees to be safe. They include:

As of June 21, 2019, the following TOIRMA members have not deposited their 2019 dividend check. If your township/road district is on this list below, please deposit your dividend as soon as possible. Thank you!



- **“Look Before Backing”** dash decal
- **“Three-Point Contact”** sticker
- **“Day or Night, Lights on for Safety!”** sticker
- **“Can’t See My Mirrors – I Can’t See You”** dump bed sticker
- **“Caution: Stay Back 50 Feet”** dump bed sticker
- **“Don’t Text and Drive”** stickers

If you are interested in obtaining any of these safety items, please contact Ashley Kincaid by phone: (217) 444-2186, or email: [akincaid@cmsi.com](mailto:akincaid@cmsi.com).

Please do your part and help emphasize safety in your township and road district. Whether in your office, road district shop, or on the highways, please use common sense and be good stewards of safety. By working together, we can reduce injuries and claims.

Thank you for your attention to these matters. As always, if you have any additional questions, please feel free to contact me toll-free at (888) 562-7861 or by email at [jdonelan@toirma.org](mailto:jdonelan@toirma.org).

**Think Safe...Drive Safe... Work Safe**

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Township	County
Amboy Township	Lee County
Carrigan Township	Marion County
Derinda Township	Jo Daviess County
Geneva Township	Kane County
Hurricane Township	Fayette County
Laclede Township	Fayette County
Liberty Township	Effingham County
Martinton Township	Iroquois County
Meacham Township	Marion County
Money Creek	McLean County
New Haven Township	Gallatin County
Otter Creek Township	LaSalle County
Pickaway Township	Shelby County
Pin Oak Township	Madison County
Pleasant Vale Township	Pike County
Richland Township	Marshall County
Serena Township	LaSalle County
Shafter Township	Fayette County
Somerset Township	Jackson County
Willow Hill Township	Jasper County
Woodbury Township	Cumberland County

