



TOIRMA Update

By Jim Donelan

TOIRMA Associate Director

TOIRMA Program Review

AS MANY OF YOU KNOW, TOIRMA is a joint intergovernmental insurance pool, not an insurance company, and we operate as a partnership of townships, road districts and multi-township assessment districts within the State of Illinois. The TOIRMA Program is designed specifically for townships and operates successfully due to the “township way.” Our members are our “partners” and the “township way” is to do what is necessary to resolve issues in an effective and efficient way. To that note, the TOIRMA Mission is:

“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.”

Periodically, we take the time to review how TOIRMA came into existence, how we strive to continue the expected standard of excellence, and planning for the future.

Formation & Authorization

TOIRMA formed in 1986 with two member townships when insurance coverage was difficult to obtain at an affordable and stable price. Today, in our 29th Program Year, TOIRMA has 1,375 townships and road districts and 312 multi-township assessment districts for a total of 1,687 members.

The Illinois Constitution [Article VII, Section 10] specifically authorized local governments and school districts to work together cooperatively. The Intergovernmental Cooperation Act [5 ILCS 220/] goes even further as it relates to TOIRMA and allows:

“public agencies to jointly self-insure and authorize each public agency member of the contract to utilize its funds to pay to a joint insurance pool its costs and reserves to protect, wholly or partially, itself or any public agency member of the contract against liability or loss in the designated insurable area.”

Stable, Reliable Coverages Designed Specifically for Townships and Road Districts

Coverages included within the TOIRMA Program include:

general liability	employee benefits liability
auto liability	public officials liability
property	equipment breakdown (boiler and machinery)
auto physical damage	inland marine
workers' compensation	treasurer's bond
coverage for bridges	accidental death and dismemberment

Coverages are subject to the limitations adopted by the TOIRMA Program.

TOIRMA also offers its membership access to our Human Resources Help Line. This membership service aids townships with employee and employment related questions. Whether it's hiring, disciplining, or terminating an employee, this service has proved very beneficial to townships. The toll free number is: (888) 472-6785, extension 1180 or 1146.

Dividends

For 23 consecutive years, the TOIRMA Board of Trustees has awarded to TOIRMA members a dividend.



Visit TOIRMA's website,
www.toirma.org

Although not guaranteed, the 23-year total returned to its members is \$33,196,499. To be eligible, a township must have participated for the previous five consecutive years.

Service

Service to our membership remains a top priority to the TOIRMA Program. We strive to assist townships with addressing problems that are encountered effectively and efficiently. Annually, we ask our membership

in the form of a survey for input and feedback. This information is evaluated and used as an essential tool in ensuring that the Program is meeting the needs of townships today in the future. In fact, suggestions from the survey has resulted in enhancements to our coverages and our administrative process.

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.



OSHA Forms 300 and 300A — post February 1 – April 30

TOWNSHIPS AND ROAD DISTRICTS continue to see visits from the Illinois Department of Labor and they typically ask to see OSHA's Form 300 (Log of Work-Related Injuries and Illnesses). The OSHA Injury and Illness forms are now available in a pdf fillable form at www.osha.gov/recordkeeping/RKforms.html.

Other information about OSHA Injury and Illness Recordkeeping and Reporting Requirements can be found at www.osha.gov/recordkeeping. Below is an example of information found at this site:

Am I required to prepare and maintain records?

Employers with more than ten employees and whose establishments are not classified as a partially exempt industry must record work-related injuries and illnesses using OSHA Forms 300, 300A and 301, available at <https://www.osha.gov/recordkeeping/RKforms.html>. Partially exempt industries include establishments in specific low hazard retail, service, finance, insurance or real estate industries and are listed in Appendix A to Subpart B and at <https://www.osha.gov/recordkeeping/ppt1/RK1exempttable.html>.

Employers who are required to keep Form 300, the Injury and Illness log, must post Form 300A, the Summary of Work-Related Injuries and Illnesses, in a workplace every year from February 1 to April 30. Current and former employees, or their representatives, have the right to access injury and illness records. Employers must give the requester a copy of the relevant record(s) by the end of the next business day.

For more information, read the "Do I need to fill out the OSHA Log of Work-Related Injuries and Illnesses?" brochure (OSHA Publication 3169) at: <https://www.osha.gov/recordkeeping/pub3169text.html>.

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