



# TOIRMA Update

By Jim Donelan

TOIRMA Associate Director

**W**E HAVE ALL HEARD the saying “April showers bring May flowers.” What you may not have known (and I did not) is that this can be traced back to a poem from 1610, titled “Sweet April showers/Do spring May flowers.” Regardless of its origins, I have grown to accept the saying as a key part of the transition to my favorite time of the year and continue to reference this as a right-of-passage to a better time of the year. Spring is a fortunate part of Mother Earth’s annual renewal. Everything outside begins to turn green and we essentially start over along with the season. This marks a time of renewal for the TOIRMA program as well. But before I get into this in more detail, let’s take a look at the TOIRMA Program Year thus far.

We are asked quite often “how many claims do you have in a year?” We answer the question by saying “approximately 1,000.” As you can see by the following chart, the TOIRMA Program has averaged 966 claims from Program Years 2008-2009 to 2013-2014. Thus far this year, we have 651 claims in the present program year. This number unfortunately does not include the final three months of the Program Year, which ends May 31, 2015. Needless to say, Mother Nature will again have something to say about this.

Program Year	Number of Claims
2008-2009	1,036
2009-2010	1,012
2010-2011	1,063
2011-2012	820
2012-2013	808
2013-2014	1,127
2014-2015	651 (thru 2/28/2015)

This past Program Year, TOIRMA paid \$11,271,010 in claims. This marked our most costly claims year since TOIRMA’s creation on June 1, 1986. Even with

this, TOIRMA maintains a stable contribution level for our members. However, it’s to all members’ benefit to continually work together to keep claims down.

## Claims Notes

According to Katie Musgrave, TOIRMA Claims Supervisor, we have been experiencing a high rate of claims as a result of someone backing a township vehicle into another vehicle. Please remember to “look before backing.” You may want to consider adding a back-up camera to your township vehicle. These cameras are only a few hundred dollars, and can dramatically reduce the probability of injuries and costs.

As you can imagine, our team is constantly monitoring and working on claims. A recent analysis revealed that workers’ compensation accounted for approximately 40% of the dollar amount of claims incurred in this past Program Year (2013-2014). This is a significant percentage and the earlier we know about it, the better it is for your township, the injured and to TOIRMA. Please, please remember to report all accidents and/or injuries immediately. Claims that are reported promptly will allow claims personnel to make early contact and obtain all of the necessary information for good claim management. It continues to be TOIRMA’s goal to pay legitimate claims as fairly and as promptly as possible, so please do your part.

Again, spring marks a time of renewal outdoors as well as for the TOIRMA program. In mid-April, each TOIRMA contact we have on record will receive an annual contribution request. Please be on the lookout for this packet, and please return your contribution by June 1, 2015.

Thank you for all you do.

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](mailto:jdonelan@toirma.org).

