

Publication of the Ohio Township Association Risk Management Authority

"Leading the Way for Ohio Townships"



UPDATE

A QUARTERLY NEWSLETTER

WINTER 2015/2016

OTARMA Board of Directors

Nick Schwab

Chair

Reily Township, Butler County

Tom Willsey

Vice Chair

Ross Township, Butler County

Connie Fink

Secretary

Springfield Township, Muskingum County

Matt DeTemple

Board Member

Ohio Township Association

Joyce Fetzer

Board Member

Perry Township, Stark County

Marsha Funk

Board Member

Brownhelm Township, Lorain County

Nancy White

Board Member

Mifflin Township, Franklin County

Stay Safe While Driving This Winter

Winter driving is hazardous. Everyone knows it, but not everyone accounts for it when driving. And, each winter, claims and lawsuits arise as a result of members accidentally rolling fire trucks on icy roads, sliding snowplows through intersections into other vehicles, running police cruisers off the road into ditches (and trees) during emergency runs, and simply rear-ending vehicles at stoplights. These accidents cause property damage at a minimum, but often injuries as well. In addition to being involved in accidents while working, member employees are also involved in accidents off the job that can result in time away from their job duties.

Here are some tips for preventing accidents in bad weather.

- Driving speed should be adjusted with changing weather conditions. Just because the speed limit is 55 or 70 mph does not mean a driver needs to drive at or even near the limit if the roads are icy or a snowstorm limits visibility. Slow down!
- Be even more cautious when driving on bridges and overpasses. With only air underneath them, bridges and overpasses often ice over sooner than the rest of the road.
- Reduce speed and increase following distances between vehicles when the weather is bad or roads are slippery or icy. Anticipate stops; slow down gradually well ahead of intersections as the intersections could be polished and slippery because of stopping and starting traffic.
- Cruise control should not be used on icy or snow-covered roads as the computer will often try and accelerate, which will make a skid worse.

Routing

(Name)



Endorsed by the
Ohio Township
Association

Cont'd on pg. 2

Cont'd from pg. 1

- Warm up the vehicle before driving. Ever see a car going down the road that looks like a rolling snowbank with just a tiny circle of windshield visible in front of the driver? These vehicles are rolling hazards. If your vehicle is covered with snow, start warming it up and put the heat and defroster on high. Then, using a brush or scraper, clean all the windows, as well as the headlights and taillights. By the time the vehicle is cleaned off, the vehicle should be warm and ready to go.
- Maintain the vehicle properly. Good tires result in good traction, both when accelerating, and, more importantly, stopping. Good windshield wipers can make the difference between seeing a hazard in time or not. If your township does not have a documented preventive maintenance schedule and/or regular inspections for your vehicles, they should be established and implemented.
- Provide snowplow drivers with adequate rest. Snowplow operators can put in long hours behind the wheel in the worst of weather conditions, resulting in fatigue. Fatigue



can then result in accidents. Townships should have policies in place with regard to snowplow drivers. Many townships have a policy in place wherein snowplow operators can drive no more than 12 hours without an eight hour break. Furthermore, supervisors should be actively monitoring the condition of all drivers. If a driver is exhibiting symptoms of fatigue or reports fatigue, the driver needs to be pulled out of active rotation and given time to recover.

The Ohio Department of Transportation (ODOT) has a Local Technical Assistance Program (LTAP) with high-quality, inexpensive training held each year for streets employees,

including classes on snow and ice control. Please visit the ODOT website for more information at www.dot.state.oh.us.

Emergency Vehicles

Road conditions should also be taken into account during police pursuits. Pursuit policies often give the officer, supervisor and dispatcher the authority to terminate a pursuit when it becomes evident that the risks of life and property begin to outweigh the benefit derived from the continuation of the pursuit. Weather and road conditions should be considered in that determination. Fire department and EMS Standard Operating Guidelines (SOGs) should also have similar standards regarding weather and road conditions during emergency runs. Many police departments also have Standard Operating Procedures on reporting bad road conditions to the service department, which provides the road crews with additional eyes for changing conditions.

Emergency Vehicle Operator Course (EVOC) training for police, fire and EMS may be useful in preventing accidents. While live training is best, simulator training is also helpful and any training, even a short training video, is helpful.

The OTARMA Online Resource Library (www.OTARMA.org) has a variety of resources available to members, free of charge. Documents can be downloaded and modified to fit your needs. DVDs can be borrowed at no charge and they even come with prepaid return envelopes. The following winter driving resources can be found in the Online Resource Library:

- Defensive Driving: When Good Weather Goes Bad (DVD);
- Winter Driving (Streamed Video);
- Tailgate Topics – Winter Driving (online training through Public Entity University);
- Safe Winter Driving (DVD and online training);
- Winter Driving Safety (online training through Public Entity University); and,
- Slower is Faster: Survival Skills for Law Enforcement Drivers (online training through Public Entity University).

If you haven't prepared your vehicles, drivers and policies for the hazards of Ohio winters, it isn't too late. Contact KLA Risk Consulting, OTARMA Loss Control Representatives at (866) 537-7775 for assistance.

Member Profile: Licking Township, Licking County

Licking Township, located in southern Licking County in central Ohio, is situated near the historic National Road (Route 40). Andrea Lynch has been the Fiscal Officer of Licking Township since April 2012. She says, “I truly enjoy the fact that I get to wear many hats and that each day is an opportunity to serve the community. The role of a Fiscal Officer goes well beyond being a good steward of the taxpayers’ dollars. It is an honor to serve as Licking Township’s Fiscal Officer.”

She continues, saying she is “proud of the support, dedication and commitment to serving Licking Township that our trustees, employees and volunteers consistently demonstrate. Licking Township is a big little township consisting of approximately 6,500 residents served by three trustees, one fiscal officer, a fire department, a road department and zoning.”

Licking Township Fire Company provides fire and EMS protection to residents within a 63-square-mile area and provides mutual aid to surrounding townships. “Licking Township Fire Company handles approximately 1,200 runs annually as a part-time/volunteer fire department consisting of one full-time fire chief, 21 part-time personnel, two junior members and 30 volunteers,” Lynch describes. “I work very closely with our fire department and I am so very proud of the brave men and women who volunteer their time to selflessly serve our community. They are the unsung heroes of Licking Township and it’s a privilege to work with them.”

The Licking Township Road Department is responsible for maintaining over 41.9 miles of public roads and managing four township cemeteries. Lynch mentions, “Our road department consists of two full-time employees and one intermittent employee.” She goes on to say, “I continue to be impressed by the responsiveness and availability that our

road department offers to our community. They truly care about the safety of the traveling public and should be commended for their year-round efforts.”



Licking Township Zoning comprises the zoning inspector, zoning clerk, zoning commission, and zoning board of appeals. “The zoning inspector and clerk are both paid, appointed positions, while the members of the zoning commission and zoning board of appeals are residents who volunteer their time to serve on the board.” They, Lynch says, “are a testament to the sense of community that folks have in Licking Township.”

Licking Township has been a member of OTARMA since 1998. “Although this was prior to my serving as Fiscal Officer,” Lynch relates, “I can attest to the fact that OTARMA consistently demonstrates a high level of integrity and professionalism, while providing prompt, courteous customer service to our township. During the underwriting process, claims handling, consideration for MORE Grants or just fielding general questions, the representatives at OTARMA truly recognize the importance of protecting the assets of our township both affordably and efficiently, and are an excellent choice for our township’s risk management needs.”

For more information about Licking Township, we invite you to visit its website at

www.lickingtwpohio.us. For more information about how OTARMA can benefit your township, please call (800) 748-0554 and ask to speak with an OTARMA Representative.



MORE Grant Applications Accepted Through December 31

Managing Ohio Risk Exposures (MORE) Grant applications may be submitted through December 31, 2015. All members who participated in 2013 and 2014 are welcomed and encouraged to participate again in 2015.

The short one-page grant application is easy to complete and available on the OTARMA website at www.OTARMA.org. Submit the completed application with supporting documentation via mail, fax or email to:



Wendy French, OTARMA
Customer Service Representative
OTARMA MORE Program
315 South Kalamazoo Mall
Kalamazoo, MI 49007
Fax: 269-276-4095
Email: wfrench@bfgroup.com

The MORE Grant Program offers up to \$500 per township, for the purpose of assisting OTARMA Members in eliminating or preventing risk exposures that can lead to liability and property claims. Over 1,300 MORE Grant Program grants have been awarded since the OTARMA Board of Directors announced the program at the beginning of 2013.



Above - Brunswick Hills Township, Medina County: (left to right) Trustees John Witthuhn, Michael Esber, and Christina Kusnerak; Jim DeLucas, OTARMA Representative; and Lori Henry, Fiscal Officer

The Township purchased turnout gear with MORE Grant funds.

Right - Grand Prairie Township, Marion County: (left to right) Craig Hibner, OTARMA Representative; and Grand Prairie Township Trustees Junior Thiel, John Thiel, and Jim Scherzter

The MORE Grant was used to purchase LED lights.



Above - Clinton Township, Franklin County: (left to right) Ed Barber, OTARMA Representative; Fireman Trevor Willard; and Lieutenant Kurt Dietz

The Fire Department purchased several safety vests with MORE Grant funds.





Above - Margarett Township, Erie County: Jim Neill (left), Road Superintendent; and Thomas Welsh, OTARMA Representative

Road signs were purchased with MORE Grant funds.

Right - Perkins Township, Erie County: (left to right) Thomas Welsh, OTARMA Representative; Ken Klamar, Police Chief; Trustees Jeff Ferrell, Tim Coleman and Jim Long; Jane Gildenmeister, Fiscal Officer; and Rob Parthemore, Assistant Police Chief

Perkins Township used the MORE Grant to supply needle- and cut-resistant gloves for township police officers.



Below - Perry Township, Franklin County: Bryan Shonkwiler (left), Township Road Superintendent; and Ed Barber, OTARMA Representative

Perry Township purchased 20 safety cones with MORE Grant funds.



Above - Moulton Township, Auglaize County: (left to right) Craig Hibner, OTARMA Representative; and Trustees Pat Schneider and Tom Kohler

Moulton Township purchased strobe lights for a truck with MORE Grant funds.

Below - York Township, Athens County: (left to right) Jane Ann Edwards, Fiscal Officer; Trustees Timothy R. Warren, Kevin McCulloch, and Bill Mellinger; and Megan Roschek, OTARMA Representative

York Township purchased safety boots with MORE Grant funds.



PERSO Announces New Claim Manager

Public Entity Risk Services of Ohio (PERSO) announces the promotion of Mr. Bradley Tucker to Claim Manager. Mr. Tucker joined PERSO in October 2006 as Litigation Specialist and was responsible for overseeing complex professional liability, errors and omissions, general liability, auto liability and property claims.



Bradley Tucker, Claim Manager

His 25 years of insurance industry experience in customer service, marketing, loss control and casualty litigation made Mr. Tucker an ideal candidate for the position. Additionally, Mr. Tucker has earned his Associate in Claims (AIC), Associate in Insurance Services (AIS) and Senior Claim Law Associate (SCLA) designations. As Claim Manager at PERSO,

Mr. Tucker will oversee daily operations and lead the current PERSO Service Team comprised of: Jim Stefaniak, Litigation Specialist; Debbie Henry, Office Assistant; Mike Egnor, Senior Property Claims Adjuster; Gus Katschka,

Senior Casualty Claims Adjuster; and Matt Gilmore, Senior Casualty Claims Adjuster.

Mr. Tucker summarized his favorite part of working with Ohio Township Association Risk Management Authority (OTARMA), "Members are friendly, hard-working individuals who are looking to better the communities in which they live. I enjoy working with them and assisting them through the claim process."

About PERSO

Established in November 2006 for the purpose of providing claim services for OTARMA Members, PERSO offers the following:

- Prompt and Efficient Service;
- Local Township Expertise;
- Dedicated Claim Unit;
- Proactive Performance Management and Quality Control;
- Superior Litigation Management;
- Statewide Network of Experienced Defense Attorneys; and,
- Collection/Analysis of Integrated Loss Data.



OTARMA Earns AAA (Unsurpassed) Rating

Demotech, Inc., an independent financial analysis services firm located in Columbus, Ohio, recently completed a Financial Stability Rating® (FSR) on behalf of the Ohio Township Association Risk Management Authority. We are pleased to report that for 26 consecutive years, OTARMA has earned the highest FSR of AAA (Unsurpassed).

Demotech reviews and rates 425 risk-bearing entities on a quarterly basis. Out of the 425, only approximately 10% receive the AAA (Unsurpassed) rating. The assessment is

based on four specific areas of analysis: financial stability, loss reserves, administration and overall performance.

Financial Stability - Based on Demotech's independent review of pertinent data, OTARMA earned a rating of: AAA (Unsurpassed).

Loss Reserve Opinion - Based on the firm's review and analysis of OTARMA's Intergovernmental Contract and the



OTARMA Online Resource Library

OTARMA makes available to its members an extensive loss control online resource library which includes online training courses as part of its risk management and loss control services.

The online resource library offers Members DVDs and online video streaming titles. In addition, documents including personnel manuals, articles, loss control policies and procedures, job descriptions, checklists, forms and guidelines are available to be customized for each member.

Braceville Township in Trumbull County is located in northeastern Ohio and serves a population of 3,000 residents. Fiscal Officer Mr. Tom Shay commented on how his township utilizes the OTARMA Online Resource Library, “What I like about the Library is that there are so many resources available, many of which are beneficial to any township. Particularly, I like that the OTARMA Online Resource Library has model policies that any township could easily use to implement a new policy or enhance an outdated policy. When looking for a new township policy, the OTARMA Online Resource Library is one of the first places I look.”

Mr. Shay continued, “I think the most beneficial information we used so far was the playground checklists. Braceville Township recently installed a new playground on our property. Safety of the play structure was a concern of the township. We considered sending one of our employees to become a certified playground safety inspector in Columbus, but found it cost-prohibitive. We were able to use the playground checklists from the OTARMA Online Resource Library to outline the daily requirements to keep our playground safe for children.”



For OTARMA Members who are new to the Library, Mr. Shay recommends the materials. “I would encourage them to log onto the system to see what types of resources are available. I think, in no time, one is able to see how many great resources have been compiled in the OTARMA Online Resource Library. I often find myself scrolling through the resources and thinking ‘this would be perfect for our use.’ I believe that other townships could also benefit from the information contained in the OTARMA Online Resource Library.”

We invite all OTARMA Members to take advantage of this valuable and convenient service available at www.OTARMA.org. If you're not yet an OTARMA Member and would like to learn more about how OTARMA can benefit your township, please call (800) 748-0554 and ask to speak with an OTARMA Representative.

program's loss reserves, OTARMA's loss reserve adequacy was rated as: AAA (Unsurpassed).

Administration - Based on Demotech's independent investigation and review of the procedures and controls utilized by York Risk Pooling, the pool's administrator, OTARMA earned a rating of: AAA (Unsurpassed).

Overall Performance - Finally, based on the opinions of the previous categories, analysis and the overall history of the program, OTARMA earned an overall rating of: AAA (Unsurpassed).

OTARMA continues to fulfill its founding principle of providing long-term, stable and broad coverage to townships in the state of Ohio. On behalf of the OTARMA Board of Directors, the Ohio Township Association (OTA), the various program service providers and almost 1,000 fellow members, thank you, members, for your continued support and participation.

If you are not already a member and would like to learn more about OTARMA, please call (800) 748-0554 or visit OTARMA's website at www.OTARMA.org.



OTARMA Service Center
315 S. Kalamazoo Mall
Kalamazoo, MI 49007

PRESORTED
STANDARD
U.S. POSTAGE
PAID
SOUTHFIELD, MI
PERMIT #63

If your contact information needs to be updated or if you want to receive newsletters electronically, please contact the OTARMA Service Center at (800) 748-0554, ext. 3136.

OTARMA Welcomes New Members

Granger Township, Medina County

Located in northeastern Ohio, Granger Township is home to 4,000 residents. “In July, we had the pleasure of welcoming Granger Township to OTARMA. The township selected OTARMA for increased coverage and decreased costs,” commented Megan Roschek, OTARMA Representative.

Granville Township, Mercer County

“Granville Township joined OTARMA in August for savings and service,” commented Craig Hibner, OTARMA Representative. The township serves 5,600 residents in northwestern Ohio.

Miami Township, Logan County

Located in northwestern Ohio, Miami Township became an OTARMA Member in July for increased coverage. The township was particularly interested in the Guaranteed Replacement Cost Coverage available for emergency vehicles. “We look forward to serving Miami Township,” said Craig Hibner, OTARMA Representative.

Pleasant Township, Madison County

“Pleasant Township became an OTARMA Member in June for lower costs,” commented Craig Hibner, OTARMA Representative. Pleasant Township is located in central Ohio and is home to 3,500 residents.

Richland Township, Marion County

Located in north central Ohio, Richland Township serves 1,660 residents. “We welcomed Richland Township to OTARMA in July. The township was encouraged to join OTARMA by other Marion County OTARMA Members,” stated Craig Hibner, OTARMA Representative.

Union Township, Miami County

“Union Township is a vibrant community of 10,000 residents located in western Ohio. The township joined OTARMA in July for increased coverage and decreased costs,” observed Craig Hibner, OTARMA Representative.

OTARMA Upcoming Events

**Ohio Township Association
Annual Winter Conference & Trade Show
January 27-30, 2016**

For more information please visit: www.ohiotownships.org

