



Manufacturing Technology Mutual Insurance Company

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Spring begins March 20

This is not news, it is a wake-up call for those of you that permit access to sports equipment or allow your employees to bring recreational equipment on your company property. With the advent of the warmer weather people in this State become more active outside, after the six months of inactivity (except for shoveling snow) to which they have become accustomed.

While the general physical well-being of your staff is a good thing, take precautions to protect yourself from the liability affiliated with someone being injured on your property due to their activity or an attractive nuisance. Last year we had a very serious claim from just this sort of situation.

A policyholder's shop was located near a paved nature trail which was perfect for recreational bicycling. It was the practice of some employees to bring their bicycles to work and ride the trail during their off time. One of the employees had punched in and then retrieved his bicycle from his car for safekeeping in his work area. Unfortunately he was severely injured when he lost control of the bicycle.

There have been similar cases where employees have been injured during basketball games and other activities. It is always best to control this possible cause of loss for workers' compensation purposes by enforcing work rules that establish acceptable work behavior.

I will also mention the possible (non-workers' compensation) liability that accompanies an attractive nuisance like a basketball hoop on your building, good skateboarding ramps, etc.

MTMIC Sponsors a "Wellness Program"

On the topic of employee wellness; it has been brought to our attention that active, healthy employees can reduce the cost of a work related injury by as much as 5% compared to those that have not participated in a company sponsored wellness program.

The MTMIC will co-sponsor a wellness initiative with Dr. Denise Williams of WellTrek Consulting Services. The first program will soon be officially announced in a separate mailing to MTMIC policyholders. We hope you will take the time to review the information which will be provided.

Depressed people eat and smoke more

Dr. Williams shared a study which indicates that depressed and anxious people are 60% more likely to be obese and twice as likely to smoke as those not suffering from these problems. These traits reflect back on a person's ability or incentive to return to work following an injury. Depression and anxiety are just beginning to be recognized as contributing factors that can prevent injured employees from returning to work in their former occupations.

Are you over-paying your employees' claims?

If you are paying for any part of an employees work related injury out of your petty cash or other funds, it is very likely you are over-paying the provider by as much as 65%! If you are paying these bills direct you are losing the advantage of our negotiating position.

Workers' compensation claims are regulated by fee schedules in the state of Michigan. Our actual numbers indicate that MTMIC saved policyholders over 60% of the amount billed by care providers' bills during 2007. Through both the fee schedule and utilization review by licensed practitioners, we paid only 38.54% of the billed medical treatment, AT NO COST TO YOU!

Do you report your claims in a timely manner?

We could possibly save you more money on your claims if we actually received the Form 100, Notification of Claim, in a timely manner.

We are permitted by Michigan law to control the source of treatment during the first ten days following the date of injury. If we don't get the Form 100 until three weeks later, it could indirectly drive the cost of Workers' Compensation up to every one of the policyholders – including you.

Medical costs, according to the National Council on Compensation Insurance, increased 7.5% in 2006 and 11.7% in 2005 (2007 data is not yet complete). Following just a few simple rules would help control that cost. It is all related and the less we spend on your behalf is reflected back to you in savings on your future coverage.

~Working safe is not an accident~

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