



May 2008

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Dividends Coming

As you are probably aware, the Board of Directors of the MTMIC declared a policyholders' dividend equal to 10% of net paid premium payable to all those whose policies were effective in 2007 and went full term. The initial payments of the dividends will be issued upon completion of the audits for all calendar year policies. We anticipate that this process will be completed by the end of April and the dividend checks issued by mid-May. Remember that if you are disputing your audit or have an unpaid audit balance due your dividend check will be held up until your 2007 premiums have been paid in full.

Fork Lift injuries

Surprisingly one of the predominant causes of serious injuries is the operation of material handling machinery and fork lift trucks. Over the years some of the most tragic incidences have involved the operation of transfer equipment by untrained and sometimes careless personnel. While the operation of a fork lift is a licensable occupation according to MIOSHA standards, many operators remain untrained, unlicensed or a combination of the two. Youthful exuberance and fatigue can be thrown in as other possible causes of losses in that area. During the period 2000 through 2006 there were 70 claims involving the operation of moving equipment among the members of this group.

Employment Posters and Loss Control DVD's

We have talked about it and heralded the release but now the promised posters and DVD's are available exclusively to policyholders of the MTMIC. Your loss control representative will provide you with your copies. If you need to have either of these products before your next loss control visit, please contact your loss control representative:

Chris Demeter	517-230-0937
Ray Duff	248-444-5398
Ruth Keifer	248-804-8434

MTMIC Sponsors a "Wellness Program"

The MTMIC is co-sponsoring a wellness initiative with Dr. Denise Williams of WellTrek Consulting Services. The first program will be held in the offices of the TMTA, 28237 Orchard Lake Road, Farmington Hills, MI 48334 on Tuesday, May 20, 2008. Directions to the office are available by contacting the MTMIC at 248-488-1172, extension 1006 or you can MapQuest the directions yourself from the internet. Watch your mail for an invitation to this policyholders-only event.

It is a statistical fact that employees involved in wellness programs return to work quicker after an injury which can reduce the cost of treating the injury substantially. Please take the time to review the information and you can determine how this service will meet your needs.

Depressed people eat and smoke more

Ever since I had my wellness assessment by Dr. Williams, I have been so depressed I have been eating too much and it is now time to do something about it. Seriously, I was taken back by the result of my assessment. If you take your health seriously (and everyone does when they get that scary wake up call) you will try to do better.

My assessment revealed that I should lose at least 34 pounds to attain my "target weight". With the cost of medical treatment not getting any cheaper and the cost of food and other necessities of life going up in price maybe a healthier lifestyle would help not only in reducing your girth but also in your quantity of disposable income and a reduction of the time spent visiting your doctor over things directly related to your diet and exercise.

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Would you rather get your newsletter by email in PDF format? If we get sufficient response, we will email future copies to those that register.

Here is what we need:

Name: _____
Title: _____
Company: _____
Address: _____
City/State/Zip: _____

Email address: _____

More than one Contact? No problem, just copy and fax this sheet to 248-488-1980.

We will keep you advised if there is sufficient demand for the project.

~Working safe is not an accident~

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