

MTM Manufacturing Technology Mutual Insurance Company

Monthly Newsletter for March 2009



Participant in the Michigan Property & Casualty Guaranty Association



When you receive this newsletter with your invoice (due April 10, 2009) one quarter of the year will be over and we will begin assessing our progress to date.

Annually in September the Board of MTMIC holds a planning session whereat the staff develops a plan for the upcoming year and the board approves the plan or recommends additions or amendments. This planning is a big part of our operation and requires staff attention for months before the actual event.

While it is hard to believe, one half of the year is gone since the goals were established in September, 2008. Each department manager is aware of their individual requirements and they are evaluated on their ability to meet the goals that they have jointly developed with the Board. The process is time consuming and necessary to provide for the future of the organization; our process is formal and documented.

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If you are not assessing your organization in the same manner, you should seriously consider instituting the process. Sometimes the management team has differing views on the vision of the organization and this exercise helps to draw down on one set of goals in these unsettling times.

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 care provider by as much as 65%! If you are paying these bills direct you are losing the pricing advantage of our fee schedule and preferred provider network.

Our numbers indicate that MTMIC saved our policyholders 60% of the amount billed by care providers' bills during 2008. Through both the fee schedule and utilization review by licensed practitioners, we paid 40.53% of the billed medical treatment, AT NO COST TO YOU!

Do you report your claims in a timely manner?

We could possibly save even 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 continue to increase and that increase is reflected in the cost of the insurance. Following these few simple suggestions 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.

Back Injury: Safe Lifting Techniques

Ruthie Kiefer, MSc

Back injuries, due to lifting and material movement, are one of the most frequent and costly on-the-job injuries we are faced with. Based on MTMIC loss data reviewed for 2006, this accounted for approximately 1.1 million in losses for that year alone. This number does not include other incurred costs associated with equipment and/or product damage and lost time in productivity.

Preventing these types of injuries requires a conscious effort to reduce the forces applied on the back. The lower back is designed primarily to carry your upper body weight and is most efficient when the upper body posture is straight. As the upper body bends forward at the waist, back muscles must work harder in order to keep you from falling forward. Our back muscles leverage is approximately 10 to 1, for example, a 30 pound box causes the lower back to feel about 300 pounds of force. Therefore, the greater the force applied to the back, the greater the risk for back injury.

Studies have shown that most back injuries occur when lifting while bent over, lifting an object away from the body, or lifting something that is too

heavy. To reduce injuries, the following eight safe lifting practices should be applied:

1. Keep your back straight
2. Keep the load close to your body.
3. Use your legs to lift. Bend your knees, not your waist.
4. Don't twist when lifting.
5. Think about the lift. What will make the lift safe? The greatest cause of back injuries is habit. Most workers lift wrong because they do not consciously think about lifting.
6. Test the weight of the object to be lifted. Can it be handled safely?
7. Supervise safe lifting practices to break bad lifting habits
8. Use mechanical or ergonomic devices if lifts are frequent. Devices that minimize the number of lifts, the lifting distance, and the lifting load weight include conveyors, hoists, forklifts, adjustable pallet lifts, and lift assists.

Why should all this matter to you? Fewer back injuries result in increased productivity, reduced damage costs, lower workers compensation costs, and an improved bottom line.

Most back injuries are preventable and prevention requires an understanding of how and why injuries are occurring in your work place. Other prevention techniques include instruction of safe lifting practices, supervision, and workplace process changes where appropriate.

If you need to find cost effective ergonomic solutions to reduce your strain losses, please contact your area loss control specialist for assistance.

