

MTM Manufacturing Technology Mutual Insurance Company

Monthly Newsletter for May 2009



Participant in the Michigan Property & Casualty Guaranty Association



MIOSHA Alliance Program

In today's workplace, it is increasingly important to focus on health and safety. The Michigan Occupational Safety and Health Administration (MIOSHA), under the Michigan Department of Labor and Economic Growth, have significantly increased its focus over the past several years on health and safety in the workplace, emphasizing increased enforcement and citation issuance.

As those in the manufacturing industry know, MIOSHA compliance inspections and investigations often occur unannounced and at the most unexpected times. MIOSHA's General Industry Safety & Health Division has renewed its emphasis over the last several years in regulating environmental health and safety within the manufacturing industries.

There has been greater attention paid by MIOSHA Compliance investigators to industrial hygiene issues, including proper respiratory and hearing protection procedures and the enforcement of general company health and safety policies.

On January 19, 2006, the Manufacturing Technology Mutual Insurance Company (MTMIC) and the Michigan Occupational Safety and Health Administration entered into an alliance agreement. The intent of this agreement is to open lines of communication between our Policyholders and the CET



(Consultation Education and Training) division of MIOSHA; this is not the Compliance division of MIOSHA.

Through this program, we can arrange services and be a liaison for your company with MIOSHA. Some services would include safety walkthroughs, air sampling, sound level testing, employee training, and regional seminars. If you take advantage of this program, you will not receive any fines or citations for any deficiency that may arise.

The goals of this alliance include, but are not limited to:

Reduce injury and illness through management, employee awareness, and assistance. Promoting and improving shop safety by providing hazard surveys. Providing training and education activities and encouraging participation. Sponsoring seminars with the CET Division on a variety of safety subjects. Include articles in the MTMIC Newsletter on the Alliance, on seminars, and other safety issues.

In some cases, Policyholders may be participating with MIOSHA-CET for the first time; in others, they may be building on existing relationships. The MTMIC had 85 Policyholders participate in the Alliance Program since 2006.

If you would like more information or would like to take advantage of this program, please contact your Loss Control Consultant.

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Claims Corner

Donna Motley - Claims Manager

I am sure everyone still remembers that 2008 was an election year. As such, Chief Justice Clifford Taylor of the Michigan Supreme Court was up for re-election. Running against him was Diane Hathaway, a 15 year Wayne County Circuit Court Judge who some called a "long shot". Well, the long shot won, upsetting the 4-3 conservative balance of the Michigan Supreme Court.

Last year, a Michigan Workers' Compensation case that denied benefits at the trial level and was reversed during the appeals process, found its way up to the Supreme Court. The Supreme Court (prior to the 2008 election) upheld the original trial court decision to deny benefits. In April 2009 (post election), the Supreme Court reversed its own decision and has now granted the injured workers benefits in the case.

The facts of the case are basically irrelevant when you look at the "big" picture. We anticipate many recent decisions of the Supreme Court that are considered "prodefense" will be reversed to award plaintiff benefits.



Email Address Request

In an effort to provide timely communication and reduce mailing costs, we are asking that you give us an email address if one is available.

Name: _____
Title: _____
Company: _____
Address: _____

Email Address: _____

Please complete for as many email addresses as you would like us to have on file and fax this to (248) 488-1980 Attention: Megan Brown. Thank you.

Flexible Payment Options

Are you aware of the payment options that are available to you? Unlike most insurers, MTMIC charges no service fees for installment payments of your workers' compensation premiums. A number of easy methods are available to make your payments:

- PAYMENT IN FULL – you can pay your remaining estimated annual premiums at any time.
- INSTALLMENT PAYMENTS – we will bill you for your estimated annual premiums over a ten month period at 10% of the total per month.
- ACH DEBIT / WIRE – you can pay your premium by directing an automatic debit / wire of the premium amount to MTM over ten monthly payments.
- AUTOPAY – you can sign up to have your estimated annual premiums automatically deducted from your company checking account over twelve equal payments
- CREDIT CARD – you can choose to make your payment with your company or personal credit card for a nominal fee

Contact Chris Doeblner at (800) 274-5606 Ext 1012 for additional information.

