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*From the desk of*  
**John Karlen, CPCU, APA, ARe**  
**Year End Closing 2022**

**W**e made it through the holidays. And Michigan winter is finally upon us. So is the closing of calendar year 2022. The MTM midyear actuarial review and subsequent monthly loss reviews are encouraging for our ninth MTM annual dividend in a row. That's the preliminary good news. This is always a stressful time for me. We have had a good year so far, we are

waiting to close the year with hopefully no large shock losses, and then we work with our actuary on the final loss numbers for the year. This year the normal year end closing stress is a bit higher. Remember that we moved the annual member's meeting from October to early March. Traditionally at the October meeting we have given a brief synopsis of how the year looked through 9 months. It was always an estimate since there were still three months to go and large surprise losses can happen. However, this year with the annual member's meeting in March, we won't be giving you an estimate, but we'll actually be giving you the year end result. As I have mentioned in an earlier newsletter, if all goes to plan we will have a great speaker, a great meal, and then hand out member dividend checks. Talk about pressure—however you can help—using your loss control skills and the MTM loss control team please do all you can to close out the holiday season with minimal losses. It's good for your workers, it's good for you, and it's good for your dividend calculation.

The dividend cycle has also started administratively. On the first Thursday of December, your Board Finance Committee met to review profitability

through November and then approved a \$2 million preliminary dividend recommendation for the full MTM Board. The next step is for MTM management to hold that recommendation until Christmas at which time we now have a couple more weeks of data and hopefully no shock losses. We forward the Finance Committee recommendation to the MTM Board. The MTM Board makes a decision to approve that recommendation and directs management to post it on the company financial records. The \$2 million is not the full dividend. It is a conservative number that we pre-declared before we know the actual profit of the year. However, by pre-declaring a \$2 million dividend, we save \$420,000 in taxes. That tax savings goes directly to the MTM member's dividend fund. So by the time you get this we will hopefully have sent that recommendation to the full Board for approval and will be working with our actuary to close out the year. We are all anxious to see the 2022 result.

Hope you had a wonderful holiday and are prepared for 2023. Best wishes for our NEW Year.

*- John*





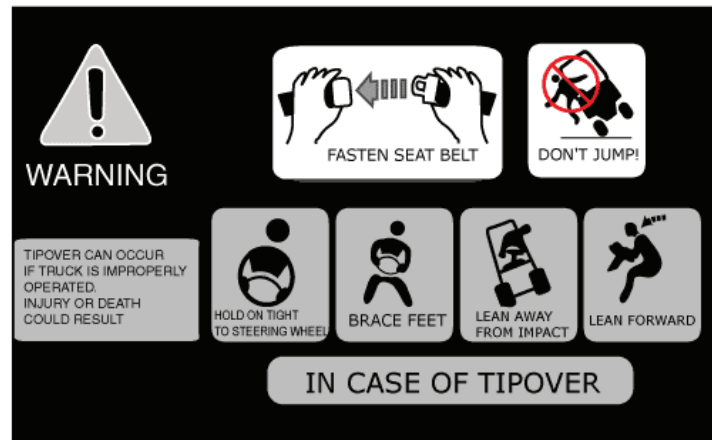
**Ruth Kiefer**  
Vice President  
of Loss Control

## Safe Operation Reminders For Industrial Trucks

This year our Loss Control department has completed accident investigations for more fork truck related injuries than any other year I have seen in my 17 years at MTM. We have had crush injuries from running over other persons feet, dropping loads on others, being ejected from the fork truck, and pedestrians being struck by fork trucks. So I am here to remind you of some safe travel practices that your operators should take when driving the industrial truck.

- Look in all directions prior to moving for pedestrians and other traffic
- Always look in the direction of travel - if the load blocks your view, you should be driving backwards with the load trailing you.
- Maintain at least three truck lengths from the other trucks.
- Do Not pass other trucks traveling in the same direction
- Follow plant speed limits for safe travel - as a reminder, the speed limit is determined by the company so that under all travel conditions, the truck must operate at a speed that will permit the truck to be brought to a stop in a safe manor.
- When negotiating turns, the driver must slow down to a speed that is low enough that the operator can turn the wheel in a smooth, sweeping motion to prevent tip overs
- Slow down on slippery or wet floors
- Ensure the dockyards or bridge plates are secure before driving over them
- Separate forklift and pedestrian traffic as much as possible - don't forget those workers who are packing boxes or in QC - persons have been crushed by loads when the drivers slam into pallets.
- Never drive up to anyone who is in front of a bench or other fixed object
- Drive slow and honk your horn when entering/ exiting the building, turning around corners, entering intersections, or where your view is blocked.
- Wear seatbelt if provided

As many of you have already heard, there was a recent fatality in Sterling Heights when an operator was crushed by the industrial truck as she was turning a corner at an un-safe speed. For operators of a sit-down counterbalanced truck, MIOSHA states the following should be practiced when you feel the truck start to tip:



- Do NOT jump! Stay in the forklift
- Hold tight to the steering wheel
- Brace your feet
- Lean AWAY from the impact
- Lean forward

Let's remind our drivers that they are not in a go-cart, they are in a piece of heavy material movement equipment that can easily kill them and others when not operated in a safe and prudent manor. If your operator hits anything, to include any part of a building, their license is immediately revoked and they must be re-trained. If you have any questions regarding training, please contact your Loss Control Consultant, they can refer you to our extensive on-line video library for your training needs. In the mean-time, be safe out there, and slow it down on the warehouse and production floors.



**Megan Brown, ARM, CWCP, CAWC**  
Vice President of Sales & Marketing

**Welcome to our New Employee**



**We are excited to welcome NICOLE LALONDE to the Marketing department as our new Marketing Manager.**

Nicole joined MTMIC as the Marketing Manager in November, 2022 bringing 10 years of insurance experience with a focus on Underwriting and working closely with agents on writing good business. She is trained in both personal and commercial lines, with an emphasis on Workers' Compensation for the last few years. Nicole has a Master's Degree in Business (MBA) and has obtained her Certified Authority on Workers' Compensation (CAWC), Associate in Insurance (AINS)



**Donna Motley**  
Vice President  
of Claims

## A New Year A Fresh Start!

A New Year – a fresh start! Before setting goals, you need to evaluate the past. I’m not referring to New Year Resolutions – I’m referring to behavioral changes. Review the work related injuries that occurred at your facility this past year. If you count “zero” – keep up the good work – something is working in your favor! Is it your safety program? Safety meetings? Safety training? A Safety reward program? Open communication with your employees? Work place culture? All of the above?

Did your facility record a “near miss” or two? If so, consider a near miss to be a “warning” of what could have happened. Review the near miss scenario to determine what could have happened, i.e. the worst case scenario. Then review and implement corrective actions to avoid another such incident. Michigan is a “no-fault” system. Workers’ Compensation benefits are not determined based on whether or not the employee was “at fault”, resulting in the injury. The only exception is if the employee is injured as a result of their intentional and willful misconduct, (i.e. – the employee punched the wall in anger).

Finally, if an injury did occur last year, regardless of how minor, an investigation and review should be performed

with your employees. Answer the question, “why” did the injury occur? Was the injured worker an innocent by-stander? Injuries often involve more than one employee. What corrective actions can be taken so the same injury does not occur again? When unsafe acts are reported to you, as the employer, do you take correction action? If not, should an injury occur as the result of an unsafe act or faulty equipment that had been previously reported, the employer can be held responsible/liable should the injured worker choose to file legal action.

Looking up MIOSHA statistics, as of this writing (mid-December), Michigan has had 41 fatalities. The age of the deceased worker ranges between 24 and 65 years old. Mechanism of injury was : crush, caught in or between, struck by, fall, cave-in and shock. The industry in which the injury occurred is irrelevant. Think of your facility, pretty much any one of these injury types (i.e. cause) could occur on your premises.

Take the opportunity of a New Year to review your policies and procedures. Make safety a priority. As an employer, you don’t want to be responsible for serious injury to any employee. As an employer, you have a responsibility to provide a safe work environment for your employees. The role of OSHA is to ensure safe and healthful working conditions for workers – monetary fines can be imposed upon employers for failure to do so. If you have not already had the experience, should a serious injury occur at your facility, MIOSHA will be at your door!

With employers experiencing labor shortages, I’m sure you want to keep the workers you have, as well as keep them healthy. COVID is still rearing its ugly head. Medical costs continue to rise. Marijuana is legal. The best bet to avoid injuries, is to be pro-active.

designations and is currently working towards her Chartered Property and Casualty Underwriter (CPCU) designation. Nicole is very much a free spirit. She has a passion for working with people and building relationships. She grew up in a small town in Northern Michigan, right on Lake Huron so she has always had a love of being around the water. In the summer months, in her spare time, you will most likely find Nicole on a beach somewhere! She also enjoys spending time with her three kids, traveling, and working on her long bucket list with skydiving and bungee jumping as her next adventures to cross off her list!

The same dedicated staff remain in the Marketing department and I would like to share a little bit about them.



**Patty Allen** has been our Sales & Marketing Leader since 2020 and has been with MTMIC for over 12 years joining the company in 2010. She was employed for more than two decades at a large local mutual insurance

company. Patty’s experience includes providing support in the Sales and Marketing department as well as the claims, renewal, and customer service areas. Patty is a graduate of Central Michigan University and enjoys reading, biking and travelling with her husband, and spending time with their children and grandchildren.



**Adam Chatila** began his career at MTMIC in November 2020 starting as an intern while pursuing his baccalaureate degree joining the team full-time after graduation in December 2021. Adam’s responsibilities include setting up quotes for underwriting, sending out e-mail blasts, and assisting with projects and prospects for the company. In his spare time, he enjoys playing video and board games, traveling, and being an awesome uncle. Adam is a graduate of University of Michigan-Dearborn with a business degree.

*Please feel free to reach out to any of us.*



**FEEL FREE TO CONTACT ANY OF US IF WE CAN BE OF SERVICE TO YOU:**

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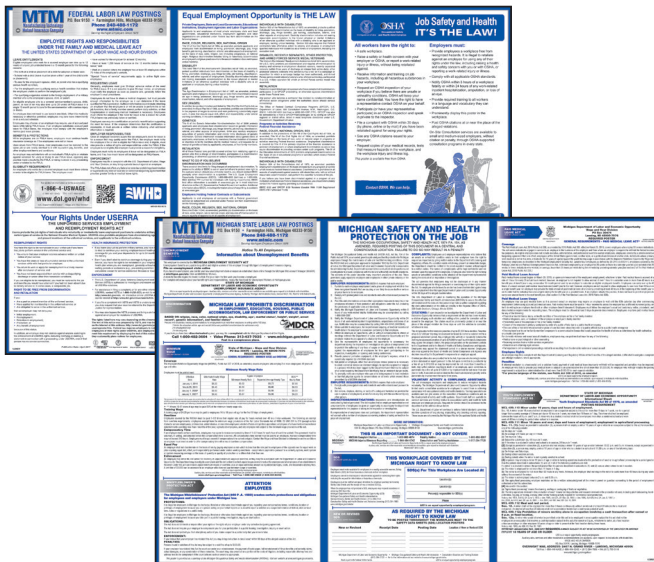
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**State and Federal Labor Law Posters Update**

It is that time of the year when we are busy updating the State and Federal Labor Law posters. As a reminder, the posters will be distributed in the month of February. Please contact your loss control representative with questions or you can reach out to Patty at patricia.allen@mtmic.com.. ♦

**MARCH 16, 2023**  
**11:00 AM – 2:00 PM**

It's that exciting time of year when we start to work on the Annual Policyholder Meeting. This year we have moved the date and location of our meeting and are looking forward to seeing all of you on March 16th at the Italian American Club of Livonia. We have put together a packed agenda with some great speakers.

**SPEAKERS:**

*How to Build a Strong Employer Brand to Attract and Retain Employees*  
**Jason Piasecki**  
Partner, Revel

*Manufacturing and the Economy in the State of Michigan*  
**Quentin L. Messer, Jr.**  
Chief Executive Officer, President and Chair  
Michigan Strategic Fund