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From the desk of

John Karlen, CPCU, APA, ARe
The Decisions of February

Every time I think about a busy time at MTM, I remember many of my recent visits to our MTM shops. Our members are undergoing massive changes all the time. There are shortages of raw materials. There are shortages of personnel. The changing product line and the markets in which they serve all create a tech environment where every minute of the day is filled with important decisions. That always helps me keep a

perspective for the busy times that MTM has. February is one of those extraordinarily busy times.

In actuality it starts the last couple days of January when Chris Doebler, MTM CFO, and Megan Brown, VP of Sales and Marketing and I meet with our actuarial team to discuss year-end results and loss reserves. It is a lively discussion/debate where we take many unknowns of future medical costs, future court decisions, and try to apply that to the over 500 open claims that we are presently working on. Once an agreement is reached for that, then we start plugging those into the expense categories and revenue of 2022 for a final financial statement. All of that needs to be completed in just a few days. On February 9th we presented our findings to the MTM Board Finance Committee and MTM Board Marketing Committee. These committees are made up of MTM members.

We met with the Finance Committee to discuss the year-end finances so they can make a dividend recommendation to the MTM Board for dividends which would be paid in March of 2023. Once the Board Finance Committee approves a dividend dollar amount, we then meet with the Board Marketing Committee, which is also made up of MTM members,

to discuss how best to allocate and distribute those funds to MTM members. Finally, on February 16th those two committee recommendations go to the full MTM Board for discussion and final approval. The project then returns to management for production and distribution of those checks. Producing 924 checks with all the guidelines outlined by the Board Marketing Committee and total up the dollar amount from the Board Finance Committee is a significant task. The work is worth the effort. Dividend checks are always welcomed by MTM members.

With that long walk through the process, I'm pleased to say that this year's distribution is \$3.1 million to MTM members. On an average basis, that equates to 20% of the MTM premium. As a small mutual company owned by the MTM members, once losses are reviewed and fully funded, nearly all of the profit of the year is distributed to members. In this case, 91% of the profit from 2022 is distributed as dividends to MTM members. There are no outside interests, banks, or investors that take a cut from the MTM member dividend. For safety purposes the Board makes sure that all claims' accounts are fully funded and there is reserve money set aside in case the claims go for

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Ruth Kiefer
Vice President
of Loss Control

Safety Videos on Demand

When you have a new hire, or you need to renew your employee's industrial truck licenses have you ever wished you had a little assistance? Or a place for them to turn to have the class training? Well, I'm here to tell you, we have that assistance for you!

Using our on-line portal, you may gain access to our video library on demand! That's right, a huge video library made up of over 730 current safety video's in multiple languages that are available 24/7 to use to help train your employees on various safety topics. Do you have an employee that continually has strain injuries, why not sit him in front of a monitor and watch a back safety video. Maybe you have a maintenance person, you have seen on the production floor and question his safety techniques while using a ladder, well, let him take 10 minutes out of the day, and sit him in front of the monitor to watch a short video on proper ladder use. There is a robust library to choose from and all the videos are current, short, and to the point.

Some of our most popular videos that are watched during the last year, include GHS (Global Harmonization System), Lockout Tagout training, safe driving, Industrial Truck, and how to lift safely. Do you have a delivery driver who delivers parts and may come back with a few dings in the truck? Well, there are various driver safety training videos on there as well. Topics range from safe backing of trailers, winter driving, snow-plow safety, defensive driving, and many others that you may find useful to assist your drivers in returning safely.

Do you have an emergency action plan and want just a little more training on evacuation procedures or define an employee's responsibility? Guess what? Those types of videos are also on the portal for you to use. Topic's covered are basic first aid, emergency preparedness, fire safety, workplace violence, active shooter awareness training, and how to use a fire extinguisher.

Our videos on demand not only cover the required MIOSHA trainings, but so many other topics that we believe this is one of your best training resources that is literally at your fingertips. This library is all inclusive to other industries we service, such as restaurant safety, school district safety, janitorial services, office safety, healthcare training, and hospitality training.

To access these video resources, you must be a MTMIC active policyholder and have your log-in credentials. If you have lost your log-in credentials or need new ones, please contact your Loss Control Consultant so we can forward your access request or contact Patricia Allen (patricia.allen@mtmic.com) and she can set you up with portal access to view these videos. Once you have access and need assistance in choosing a video, you can always ask your loss control person, we are happy to assist you in finding the right one to watch. Happy streaming!





**Donna
Motley**
Vice President
of Claims

Saving Money!

As employer I am sure you are acutely aware of the demand for higher wages merely to employ “a warm body” – not always acquiring talents that were promised. I was at my dentist this past week and was told they are having an issue finding a receptionist; a person was hired but quit after one week. My dentist is a female; her husband periodically “helps out” in the office because they are short staffed. Jobs are available!

It seems the price of everything has universally increased. While the price of gasoline may fluctuate, I haven’t seen the same phenomenon happen at the grocery store! The local Meijer has installed a large number of “self-check-out” scanners, almost totally eliminating human cashiers.

A local Michigan utility has announced rates will be increased during “peak” hours; peak hours that happen to coincide with the hours I’m not at work! I can’t do my laundry during the day because I work from 8:00 A.M. to 5:00 P.M. So I assume I will have to pay “peak”!

Consequently, everyone is looking for ways to reduce costs. We can tell, in our office, when insureds decide “not” to file a claim for a work injury. A record of “no claims” would equal low premiums, right? After all, you now have to pay higher hourly wages to get someone to work, right? But, what are you really saving?

If an employer is paying for medical treatment for a work related injury, payment is 100% of the amount charged. Medical bills processed through our office are generally discounted between 40% and 60%.

As an employer, are you receiving the medical documentation indicating diagnosis and treatment plan? As an employer, are you sure all the services being rendered are actually related to the alleged work injury? Our office tracks and follows treatment of an injured worker; we only pay for treatment related to the verified injury. We receive the medical records and follow the treatment plan, looking for signs of malingering, contributing co-

morbidities or aggravating outside activities. We have the ability to schedule necessary or requested testing (at a discounted rate), expeditiously. We have the ability to choose a specialty physician when we think it necessary. We have the ability to watch for abuse of prescription medication; as an employer, you may not even be aware if medications were prescribed. We also have the ability to schedule and track physical therapy appointments. Did you know that if a therapy patient stops showing measurable gains (improvement), treatment stops and payment is denied? How likely is an injured worker willing to schedule physical therapy “outside” of their work hours? WE schedule the employee’s therapy.

As an employer, you most likely would be confined by the restraints of HIPPA (Health Insurance Portability and Accountability Act) – we are not. Along those lines, we can also obtain “past” medical records that could have an impact on a “current” medical condition or injury. A large number of claims being received in our office are for recently hired employees – employees you don’t really know and of which you are not aware of their physical or medical histories. As a Workers’ Compensation carrier we can delineate between “chronic” and “acute”; “objective” vs. “subjective”. The mere allegation of “pain” does not constitute a work related injury or claim. Claims that do not fit the criteria of “arising out of and in the course of employment” are Disputed and not covered.

The Michigan Workers’ Disability Compensation Act is the guide. Our office has more than 100 years of experience in the Workers’ Compensation realm. Workers’ Compensation is all we do so we can devote all our attention to the claims that are submitted. The goal is a successful recovery of a valid injury and to save the employer time and money!



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On behalf of the Board of Directors,
Committee Members, management team
and staff of MTMIC, congratulations
to those policyholders who are part of
our most recent \$3.1M dividend.

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higher amounts than anticipated.

Normally, right after the checks are produced, we start the delivery process to MTM members. It is as I said for nine years in a row, the best part of my job. Taking money with surprise visits to MTM members, and handing a check is a fun fun job. We did make a slight change this year, in that our annual MTM member's meeting is Thursday, March 16th. What better way to encourage people to attend, but also assist in a fast delivery process by handing out MTM dividend checks at that meeting.

There will be members who cannot attend this meeting. The day after the annual members' meeting, we start the delivery process to get those members. We will move on this state as quickly as possible.

So, that is the news for February, and we are very much looking forward to handing out \$3.1 million of checks to our members in the month of March. I will see you soon.

- John