



From the desk of  
*John Karlen,*  
CPCU, APA, ARc

## CLOSING 2023 AND OPENING 2024

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I hope your Christmas and New Year's celebrations were relaxing, joyous, and shared with family. Mine was and, as a bonus, it appears I made it through the family get-together without picking up a cold from the grandkids. In my limited grandparent experience, I have been **unsuccessful** at staying healthy after visits with grandkids. It also appears that grandkids, until the age of six, have a constant runny nose and some sort of cold. After thorough research, I find that no one has solved this dilemma.

Before we jump into the New Year, let me tell you about some important member items that took place at MTM last month. December is consistently the busiest month of the year for MTM staff and on December 7<sup>th</sup>, the MTM Board Finance Committee met. One of the primary topics of this meeting is to discuss the anticipated financial numbers for 12/31 including estimates for December claims. This information gives us a first look at what our member dividend might look like for calendar year 2023. We go through this process so that we can have an early partial dividend recommendation for our annual member dividend.

On December 27<sup>th</sup>, the Committee recommendation was sent to the MTM Board for final approval. The reason for this twenty-day delay is so that we can see if any significant events occur that might change the claims profile for the calendar year. Is there something that we

didn't know December 7<sup>th</sup> that might have happened the last couple days of the year. I am pleased to report that we had no significant events, and the Finance Committee recommendation from December 7<sup>th</sup> was still valid for Board approval on December 27<sup>th</sup>. By declaring a dividend

in December, even though it is not paid until March, we get to deduct that amount as a business expense. For a declaration of \$1.25 million in December, we get a tax deduction of \$260,000 which magnifies the dividend amount and makes it a \$1.5 million member benefit.

After this initial early dividend declaration, we work closely with our outside actuarial firm in the month of January. We know that we have \$1.5 million in dividends approved and by working with the Actuary, we can get a precise financial impact to further add monies to the dividend. We have used this process for 9 years to give us an early tax credit

while also providing a conservative first look at what the dividend might look like. Finally after we have the final Actuarial results we have the ability to add a second dividend amount at the February Board meeting.

### IN SUMMARY:

- December: Dividend recommendation is completed by the MTM Board Finance Committee. This year, that equaled \$1.25 million.



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## Donna Motley

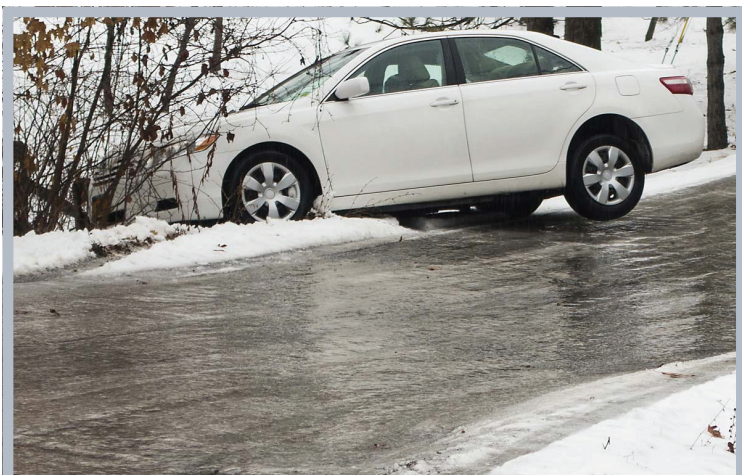
Vice President of Claims

# Winter = Accident?

Let's face it, we've been lucky so far! Living in Michigan and having temperatures in the 50's in December? That wasn't very common when I was growing up! I know I'm sounding old, but I can remember a Thanksgiving where there was three feet of snow on the ground! But, most likely, the snow is on its way. Or maybe even worse - ICE! Now is the time to prevent possible future injuries. "Ice and snow" are synonymous with "slip and fall". Before the elements arrive, it would be a good idea to check the condition of your parking lot and fix the cracks and pot holes. Have the bag of salt or deicer on hand and ready to be spread. Inspect for accumulations of water, ice and snow. Make sure your outdoor cameras are operating properly. Inspect the mats inside the entrance and exit doors - are the corners curling (another trip hazard), are the mats thread bare, has the back-side lost their grip (i.e. do they slide)?

What precautions can be taken once the employee's feet leave the mat and they are walking on the shop floor? Will the floor be wet from the employee's wet boots/shoes? Will the floor be slippery if it is wet? The same consideration should be given to the floors in the rest room or break area.

As a reminder - if an employee slips and falls in the parking lot due to ice and snow while arriving to work or when leaving work for the day - the injury is usually covered by



Workers' Compensation. If the employee slips and falls in the parking lot due to ice and snow while on a "personal mission" - like retrieving their cell phone from their vehicle - Workers' Compensation is not going cover to the incident. Bear in mind, a slip and fall in the parking lot can result in the employee not only hitting the ground, but possibly hitting a vehicle, so injuries could be substantial. Our basic instinct when falling is to stick our hand or arm out hoping to break the fall which only causes more injury. I think technically we are supposed to "tuck and roll" - but who knows how to do that?

When an employee slips and falls inside the building, additional questions need to be answered. Why did they fall? What type of shoes were they wearing? If work boots are "required" per company policy and the employee is wearing athletic shoes, do you have a disciplinary program in place? Were there any witnesses? Did they hit anything on the way down? If an employee trips on their own shoelaces and falls onto the ground sustaining injury, Workers' Compensation would not apply.

Don't wait to the last minute, or until "after" an injury occurs, to make corrections. Let's be pro-active - that way everyone wins!



# Ruth Kiefer, MSc, ARM

Vice President of Loss Control

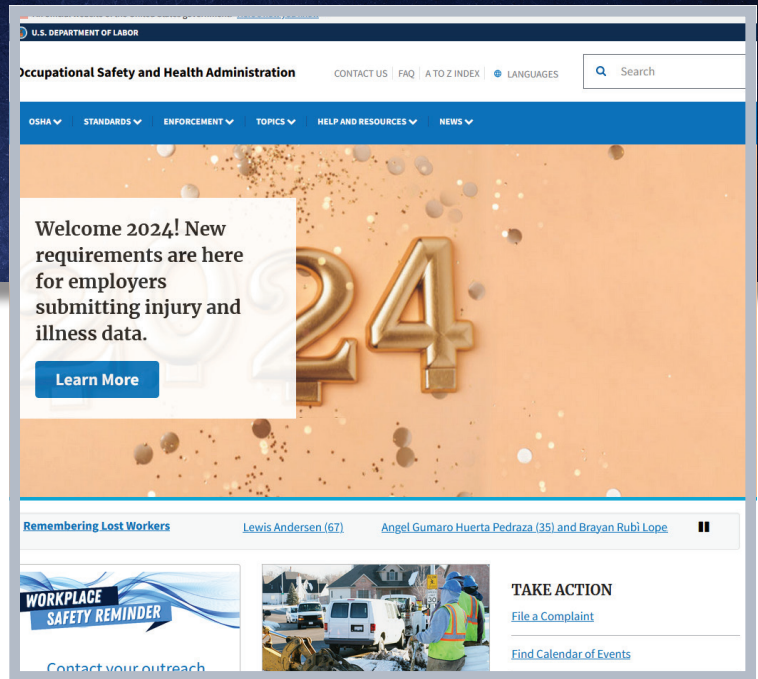
## OSHA's Electronic Injury Reporting Requirements

During my facility visits this year I was surprised by the amount of MTMIC policyholders that had not submitted their 300A electronically for the 2022 year. This oversight on average cost each policyholder anywhere between \$600-\$1,400 in a MIOSHA penalty fine.

Remember, 300A electronic submission time runs from January 1, 2024 to March 2, 2024 for injuries or lack of, for the 2023 calendar year. Most of you are in a high hazard industry, such as Manufacturing (31-33), Automotive parts (4413), Trucking (4851), Warehousing and Storage (4931), Waste Disposal (5622), General Medical (6221), and Food Services (7223). There is a complete list on the website below if you didn't see your NAICS Code in my brief example. <https://www.osha.gov/recordkeeping/NAICScodesforelectronicsubmission.html>

The lucky ones who do NOT have to worry about this submission are the following:

Establishments that meet any of the following criteria **DO NOT** have to submit their information to OSHA's website. Remember, these criteria apply at the establishment level, not to the firm as a whole:



- The establishment's peak employment during the previous calendar year was 19 or fewer, regardless of the establishment's industry.
- The establishment's industry is on the [Non-Mandatory Appendix A to Subpart B - Partially Exempt Industries](#) list regardless of the size of the establishment.

<https://www.osha.gov/recordkeeping/ppt1/RK1exempttable.html>

- The establishment had a peak employment between 20 and 249 employees during the previous calendar year AND the establishment's industry is not on this list. Please see the list at:

<https://www.osha.gov/recordkeeping/NAICScodesforelectronicsubmission.html>

If you are NOT one of the lucky exemptions above, you MUST submit your 300A or 300 (depending on size) to the Injury Tracking Application (ITA) on the OSHA website between January 1, 2024 and March 2, of 2024. Here is the link: <https://www.osha.gov/injuryreporting/>

Please stop giving your hard-earned profits to MIOSHA for this simple requirement that I'm told by those policyholders complete it, takes about 5 minutes of their time. If you have any further questions, please contact your Loss Control Consultant, they will be happy to assist you.

**OSHA's Form 300** (Rev. 04/2004)  
**Log of Work-Related Injuries and Illnesses**

**Note:** You can type input into this form and save it. Because the forms in this recordkeeping package are "fillable/writable" PDF documents, you can type into the input form fields and then save your inputs using the free Adobe PDF Reader. In addition, the forms are programmed to auto-calculate as appropriate.

**Please Record:**

- Information about every work-related death and about every work-related injury or illness that involves loss of consciousness, restricted work activity or job transfer, days away from work, or medical treatment beyond first aid.
- Significant work-related injuries and illnesses that are diagnosed by a physician or licensed health care professional.
- Work-related injuries and illnesses that meet any of the specific recording criteria listed in 29 CFR Part 1904.8 through 1904.12.

**Reminders:**

- Complete an injury and illness form for each injury or illness case is recordable, call your local OSHA office for more information.
- Feel free to use two lines for a single case.
- Complete the 5 steps for each case.

Step 1. Identify the person		Step 2. Describe the case			
(A) Case no.	(B) Employee's name	(C) Job title (e.g., Welder)	(D) Date of injury or onset of illness (e.g., 2/10)	(E) Where the event occurred (e.g., Loading dock north end)	(F) Describe injury or illness, parts of body affected, and object/substance that directly injured or made person ill (e.g., Second degree burns on right forearm from acetylene torch)
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# MTM Manufacturing Technology Mutual Insurance Company

P.O. Box 9150  
Farmington Hills, MI 48333

Presorted Standard  
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**PAID**  
TPH  
48335

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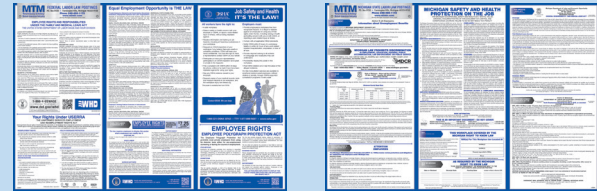
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## POSTER UPDATE

State and Federal Labor Law Posters will be distributed by the end of February. We are currently making updates. New this year, your posters will be arriving in a large envelope rather than tube.



**Phone 248.488.1172** **www.mtmic.com**

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- January: MTM management works with our outside actuary to finalize the actual claims loss numbers for the year and the 2023 company profit.
- February: MTM management meets with the Board Finance Committee, the Board Marketing/Underwriting Committee and then, finally, the full Board.
- March 21<sup>st</sup>: Dividend checks are handed out at the MTM Annual Members' Meeting.

Our best wishes for a successful 2024, and we look forward to seeing you soon with dividend checks in hand.

*-John*

# Annual Member Meeting & Luncheon

**MARCH 21<sup>ST</sup>, 2024 • 11:00 AM - 2:00 PM**

Italian American Club of Livonia  
39200 Five Mile Road, Livonia, MI

### AGENDA:

MIOSHA Update and Services Available to You  
Bart Pickelman - Director of MIOSHA

### PANEL DISCUSSION

Challenges of 2023 and Solutions for 2024

- Matt Carr - President, Storch Products
- Samantha White - EHS Director, LOC Performance
- Rich Singer - President, Acra Cast, Inc.
- Jeff Gibbons - President, J.C. Gibbons