



Looking Back on 2025

Megan Brown ARM, MIP, CWCP, CAWC
President

It is hard to believe that I am writing this at the end of 2025, where has the year gone? As they say, time flies when you are having fun and/or are busy and the staff at MTM have had a busy year. I feel compelled to list some of the highlights from 2025 giving credit to a dedicated, talented and supportive MTM team:

- MTM declares a \$3.75M dividend for the 11th year in a row in February.
- Annual Meeting hosted at the Italian American Club with record attendance in March
- Leadership change in April
- MTM reaffirms AM Best rating of A- Excellent (Stable) for 2025 in May
- MTM completes State Tri-Annual Audit with no findings
- MTM enhances the Marketing & Underwriting and Audit & Finance Committees by adding additional members
- MTM joins the National Association of Mutual Insurance Companies
- MTM continues to maintain net savings of 72% in claims dollars due to state fee schedule, and PPO discounts
- MTM Enhances Staffing by adding 3 new members to the team – sales, loss control and marketing

A Look Ahead to 2026

While we had a transformative and productive 2025, we have quite a bit on the docket for 2026. The company will be celebrating a 50th birthday on February 1st. Oh, to be 50 again. As a brief reminder, we began as the Detroit Tooling Association in 1976, changing over to the Michigan Tooling

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Association Workers' Compensation Fund as membership grew outside the area and tooling industry. Ultimately, MTMIC was formed in 2007 to support manufacturing and technology-based businesses throughout the state of Michigan.

It is the dedication of the staff, Board of Directors and Committee Members, that have gotten us to where we are today, and I want to thank each and every one of them.

Our vision is to continue to be Michigan's most trusted partner for workers' compensation insurance by delivering innovative, responsive and cost-effective solutions that support Michigan businesses focusing on employee safety and productivity. Please reach out to any of us as to how we can assist you. Have a Safe and Happy New Year.

– Megan





Donna Motley

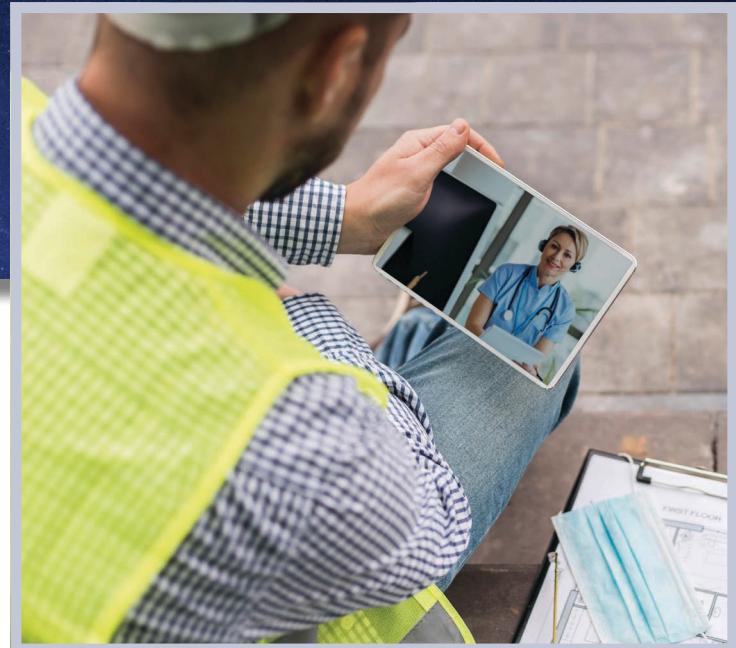
Vice President of Claims

New Year – New Start

Starting a new year should bring new opportunities. Starting 2026 in the MTMIC Claims Department, we have a “new” adjuster handling claims. Well, she is not “new” to MTM, and she is not “new” to most of our insureds, but she will be new to the position of Claims Adjuster. Our Claims Technician, Marci Merath, will now be handling claims. Marci has been with MTM for quite a while and is moving on to the claims adjusting process. It should be an easy transition. As indicated, Marci is familiar with our insureds, reporting practices and claims procedures. You should see no difference as an insured filing a claim.

Continuing with fresh starts and changes – don’t forget about the Nurse Triage Program! An injured worker can be evaluated by a medical professional over the computer which results in immediate attention to the injured worker and their injury, the employee not missing time from work to go to the clinic (unless the Triage deems an outside evaluation appropriate) and detailed reporting of the incident within 24 hours. All with no cost to the insured! We make the arrangements for your on-site training – particularly helpful if you have more than one location. You, as the employer, are kept in the loop every step of the way. This also helps free up some time for your Human Resources Department. You can try it, use it, or don’t. No contracts to be signed, no commitments. Give it some thought, it could make your life a little easier.

Hope your New Year is off to a great start!



Save the Date



Annual Member Meeting & Luncheon

Thursday, March 19th, 2026.
10:30 a.m. to 2:00 p.m.



The Italian American Banquet
& Conference Center

39200 Five Mile Road • Livonia, MI 48154



Ruth Kiefer, MSc, ARM

Vice President of Loss Control

Walking on Ice and Snow

As winter ramps up and we are already ahead of annual snowfall levels, it is time to remind your employees about walking safely in the parking lots. This is one of our most common winter claims that can be prevented if you learn to walk safely on ice and snow when entering or leaving the building. Here are some helpful safety tips:

- 1) Do the penguin walk – bend your knees slightly and point your feet out slightly and walk flat-footed, keeping your center of gravity directly over your feet.
- 2) Take short steps or shuffle – shuffling in short, slow steps can help you maintain stability on very icy areas.
- 3) Go slow and plan ahead to give yourself extra time to reach your destination.
- 4) Stay alert and focus all your attention on walking – avoid using your cell phone or engaging in other distractions.
- 5) Stick to treated walkways
- 6) Use the handrails if present.
- 7) Keep your hands free – that includes out of your pockets while walking.
- 8) Wear appropriate footwear such as boots made of non-slip rubber.

Other things to consider – as we bring in crockpots or other items into the building, yes, we had a slip and fall injury while an employee was leaving with her crockpot for the pot-luck luncheon...

- 9) If you must carry a load, Try not to carry too much.
- 10) Watch where you are stepping and move slowly

Choosing appropriate clothing, yes, this too can help reduce slip and falls on ice.

- 11) Choose appropriate footwear – no high heals ladies and men watch your dress shoes, the soles are slippery.
- 12) Ensure that hats and scarves do not block your view so you can see where you are going and look for traffic in the parking lots.



Now if you should fall here are some safety tips:

- 13) Try to relax your muscles if you fall, you are less likely to injure yourself when you are falling.
- 14) Tuck and roll. Avoid using outstretched arms to brace yourself, which can lead to wrist or arm fractures. Instead, try to land on the fleshy part of your body (thigh, hip, shoulder) and tuck your chin to protect your head.
- 15) If you fall backwards, make a conscious effort to tuck your chin so your head won't hit the ground with full force.

This is also the time of year to ensure that your parking lots are salted, and walkways are shoveled and salted prior to your employees coming to work. Pre-treatment steps include using a liquid brine, pre-wetted salt, or rock salt on your pavement and walk areas. This prevents snow and ice from bonding onto your pavement. Post treatment will be removing the snow from your walkways and parking lots, using rock salt, calcium chloride to lower water's freezing point. Sand will provide traction but does not melt the snow. Monitor the weather forecast to decide if anti-icing is needed. Now that you have some safety tips for walking on snow, hope you enjoy the rest of the season and take the safety tips home with you as well. If you need anything further, please contact your loss control person. They will be happy to help you.



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State and Federal Labor Law Posters



The 2026 state and federal labor law posters will be mailed out to all policyholders in March.