50 YEARS MTM Manufacturing Technology Mutual Insurance Company 1976 TO 2026

News

Monthly Newsletter for July 2026

Institutional Knowledge

Megan Brown ARM, MIP, CWCP, CAWC
President

IN THIS ISSUE:

Many companies are facing staffing shortages due to an increase in retirements, reduction in talent and the current economy. MTM and the insurance industry is no different. Many insurance professionals are nearing or past retirement age which has been termed by some as the "silver tsunami" which means our industry is facing the loss of critical institutional knowledge and has resulted in a dramatic shift in hiring for niche roles and leadership positions.

Since we are speaking of institutional knowledge, I would like to mention Gary Wood, who is retiring on June 30th. Gary has been in the insurance industry for over 50 years and was instrumental in converting us from the Michigan Tooling Association Workers' Compensation Fund to MTMIC in 2007. He has been an integral part of who we are and officially started with the company on January 1st, 2003. When I started at MTMIC nineteen years ago, Gary was the President, Underwriter, Marketing Rep, Corporate Secretary, and many other positions that I am sure I am forgetting. In those early years, Gary helped shape the foundation of the company through his leadership, dedication, and willingness to do whatever was needed to move the organization forward.

In 2013, Gary moved to Arizona and has continued to serve as our primary underwriter. The knowledge he has of the industry as a whole, including promulgating and deviating experience mods, proper classification of risks, market pricing strategies, and the many other nuances of the insurance industry, will certainly be missed. His judgment and experience have guided our underwriting decisions for new and renewal business since 2003, and his steady presence has helped MTMIC maintain the level of service, consistency, and professionalism our members have come to expect.

Gary's impact reaches far beyond underwriting. He has been a teacher, mentor, historian, problem-solver, and trusted resource to so many of us. His ability to explain complex issues, evaluate risks carefully, and share practical insight has strengthened our team and helped preserve the institutional knowledge that is so important to the future of the company. MTMIC is fortunate to have had Gary's guidance for so many years, and his contributions will continue to influence the way we operate long after his retirement.

We are also fortunate to have two underwriters who will be handling our underwriting going forward and who have had the opportunity to work with and learn from Gary. Melanie English has been an MTM underwriter for the past five years, and we recently hired Norman Henry, who has been training under Gary for the past few months. We are also lucky that Gary has said, "If you need anything, reach out. I am available." That statement is a true reflection of who Gary is, committed, dependable, and always willing to help.

On behalf of MTMIC, we thank Gary for his decades of service, his loyalty to the company, and the lasting mark he has made on our organization. We wish him the very best in retirement and hope he enjoys this well-deserved next chapter.

– Megan

Michele Gunderman, COSS
Senior Loss Control Consultant

Confined Space Determination

Have you determined if your facility has a confined space as determined by MIOSHA?

To determine a confined space, you will first evaluate the workplace to see if any spaces meet the basic definition (all three must be met):

- Is large enough and so configured that an employee can bodily enter and perform assigned work.
- Limited entry/exit (for example, tanks, vessels, silos, storage bins, hoppers, vaults, and pits are spaces that may have limited means of entry.)
- Is not designed for continuous employee occupancy.

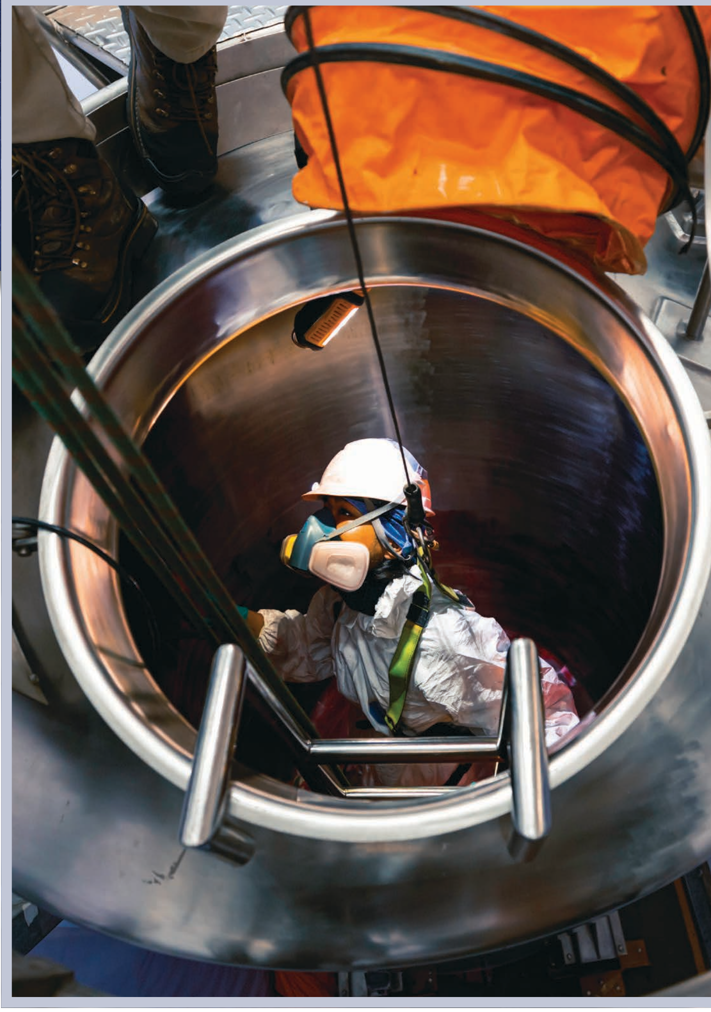
If your evaluation reveals that your workplace contains permit spaces, then, assess if it's **Permit-Required** by looking for hazards like dangerous atmospheres (oxygen deficiency/enrichment, flammable gases, toxic substances), engulfment potential (liquids/solids), or internal configurations that trap entrants (converging walls, sloped floors). You must complete a pre-entry checklist and atmospheric testing to document the evaluation, as tanks, silos, pits, and even large ovens can qualify. Once your evaluation is complete you should inform exposed employees, by posting danger signs or by any other equally effective means, of the existence and location of and the danger posed by the permit spaces.

NOTE: A sign reading DANGER -- PERMIT-REQUIRED CONFINED SPACE, DO NOT ENTER or using other similar language would satisfy the requirement for a sign.

Many employers may question whether their machinery with a door would qualify as a confined space, you should evaluate the specific machine and determine if under the definition of confined space, the criteria of all three are met.

The presence of a door is a factor, but the specific configuration of the space is critical.

- If the door provides an unobstructed, normal-sized entry/exit (like a standard room door with no internal impediments) that allows for easy escape, it would generally ***not*** be considered to have a limited means of exit.
- However, if an employee must crawl, squeeze around equipment, or follow a lengthy path to access their work location or escape, the means of entry/exit would be considered limited or restricted, and the space would meet that specific criterion, making it a confined space (provided the other two criteria are also met).
- A space where the door can be sealed or secured against opening from the inside is also considered to have limited or restricted means for exit.



APPENDIX A PERMIT-REQUIRED CONFINED SPACE DECISION FLOW CHART located under the MIOSHA General Industry Standard Part 90 and Part 490 can help you make your determination.

If you have any questions, please contact your Loss Control Consultant.

Donna Motley

Vice President of Claims

Returning to Work

Insurance companies get a "bad rap" – I know I complain about my auto and home carrier! Michigan requires employers to carry Workers' Compensation insurance. Regardless of the carrier, the coverage is the same – The Michigan Workers' Disability Compensation Act. Believe me when I say, MTM has your employee's best interest in mind when we receive a claim for a work related injury.

I think we can all agree that the injured worker, their family, the employer, and the claims adjuster all share the same goal: a speedy recovery for the injured worker. Claimant's have accused us of utilizing "unqualified" doctors that don't listen to the injured worker or are not "up to date" with current treatment protocols. On the contrary, after an initial clinic visit, we are more than willing to have the injured worker's care transferred to a qualified "specialist" – a physician that specializes in the injured worker's condition. But you also have to keep in mind, not all physicians will accept Workers' Compensation cases.

Why? Fees for Workers' Compensation claims are subject to MI fee schedule – similar to bills submitted to health insurance carriers – however, Workers' Compensation typically pays less than health insurance carriers. Physicians may refuse to treat Workers' Compensation claims because they know they have to account for their treatment plan and explain "why" the injured employee is being kept off work. Physicians also are aware there is a possibility a work related injury claim may result in litigation and the physician does not want to be involved in that process.

However, there are some physicians we will not utilize. Why? In our experience, they may not be as "qualified", they are not "objective", they tend to do "whatever" the patient wants, they tend to "over treat", we have not seen positive, final results with their treatment plans. The goal for all physicians should be injury recovery, but in Workers' Compensation cases, the goal is also to have the injured worker return to work at pre-injury status.

Michigan Workers' Compensation dictates an injured worker is treated until "recovered". There is no benefit to the insurance carrier to utilize physicians that delay recovery or delay the return to work. The longer an injured employee is off work, the less likely they are to return to work. In that scenario, NO ONE is happy – not the injured worker, not the injured worker's family, not the employer, not the insurance company, and actually, not even the treating physician.

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

Megan Brown
megan.brown@mtmic.com
Ext. 1006

Chris Doebler
chris.doebler@mtmic.com
Ext. 1012

Glenda Moyle
glenda.moyle@mtmic.com
Ext. 1315

Gary Wood
gary.wood@mtmic.com

Melanie English
melanie.english@mtmic.com
Ext. 1317

Norman Henry
norman.henry@mtmic.com
Ext. 1008

Andrew Brown
Andrew.brown@mtmic.com
Ext. 1017

Adam Chatila
adam.chatila@mtmic.com
Ext. 1316

Cathy McLeod
cathy.mcleod@mtmic.com
Ext. 1014

Sara Sweeney
sara.sweeney@mtmic.com
Ext. 1010

Ruth Kiefer
ruth.kiefer@mtmic.com

Chris Demeter
chris.demeter@mtmic.com

Michele Gunderman
michele.gunderman@mtmic.com

Donna Motley
donna.motley@mtmic.com
Ext. 1011

Cindy Boyce
cindy.boyce@mtmic.com
Ext. 1009

Kimberly Davis
kimberly.davis@.com
Ext. 1004

Marci Merath
marci.merath@mtmic.com
Ext. 1005

Crystal Anderson
crystal.anderson@mtmic.com
Ext. 1007

MTM Manufacturing Technology Mutual Insurance Company
P.O. Box 9150
Farmington Hills, MI 48333

PRSRT Standard
U.S. Postage
PAID
Farmington Hills, MI
Permit No.
185

Phone 248.488.1172 • www.mtmic.com

2026
ELECTION UPDATE

This fall we will hold our annual Board of Directors election, and we are making an important change to the process. In previous years, we mailed a printed packet that included an instructional letter, ballot, Director biographies and return envelopes. This year, we will conduct the election electronically. We hope this change will make voting easier, increase participation and save time and money.

Please watch for more communications from us on the 2026 Election.