



## What Makes MTM Different?

**Megan Brown ARM, MIP, CWCP, CAWC**  
 President

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Throughout my time at MTM, I've often been asked a simple question: *What makes MTM different?*

In today's economy, most business leaders wear many hats. Insurance isn't something you think about every day — until there's a claim. Whether it's an injured employee, property damage, or a liability issue, that's when your insurance partner truly matters.

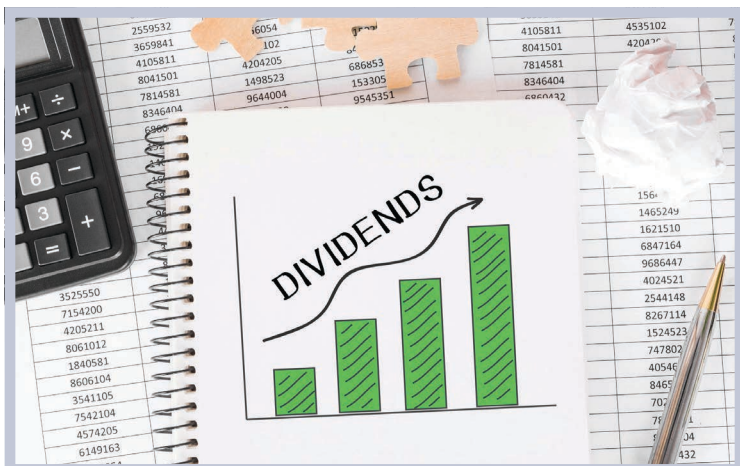
The reality is that insurance rarely generates excitement unless you've chosen it as your career — and that's exactly what we've done at MTM. Our long-tenured team is deeply committed not only to this industry, but to serving you — our policyholders — with expertise and care.

We also understand something important about our industry: when a claim is mishandled, news travels fast. Unfortunately, that can lead to the perception that all insurance companies are the same. At MTM, we work every day to prove that's simply not true.

*Here are just a few of the ways we stand apart:*

### A Dividend Program That Delivers

Over the past 12 years, MTM has returned more than **\$45 million in policyholder dividends** — creating a dividend program unlike any other in the industry.



### In-Office, Accessible Staff

Our team works together in the office every day to provide the highest level of service possible. While many competitors rely heavily on remote operations, we believe collaboration and communication matter — especially when you need timely answers and coordinated support.

### Dedicated Loss Control for Every Policyholder

Every MTM policyholder receives access to a dedicated loss control consultant — regardless of premium size. We believe safety support shouldn't be reserved for only the largest accounts.

### Direct Access – No Call Centers

When you call MTM, you reach a real person. There's no call center and no endless message loop. You have direct access to the people who know your account and can provide answers quickly.

### Hands-On Claims Support

Our claims professionals don't just process paperwork. They will come onsite to train your supervisors and staff on effective claims submission practices — helping control costs and improve outcomes from the start.

As a Michigan-only, monoline workers' compensation carrier, MTM is proud to be ranked **#11 in the state of Michigan**, based on written premium, according to the CAOM Assessment Report. Our focused expertise allows us to stay nimble, responsive, and fully committed to serving Michigan employers.

At MTM, the difference isn't just in what we offer — it's in how we show up. We are your partner before, during, and after a claim. And that commitment is what truly sets us apart.

*- Megan*



## Michele Gunderman, COSS

Senior Loss Control Consultant

### Accident Prevention

As a policy holder who is reading this newsletter, you are likely involved with safety in some form or another. Safety is non-negotiable and being in a leadership role to support or implement strategies to reduce workplace accidents is key. For many employers they may not know where to begin, which involves understanding the reasons why accidents or incidents are occurring through effective root cause evaluation and implementing comprehensive safety measures in the workplace by providing regular training, and effective communication which can significantly reduce accidents in the workplace. Some key strategies are identified below.

#### 1. Develop and Enforce Safety Policies:

Create clear safety policies and procedures that outline expectations and protocols for maintaining a safe work environment. Regularly review and update these policies to ensure they remain effective and relevant.

#### 2. Conduct Regular Training:

Provide ongoing safety training for all employees to ensure they are aware of potential hazards, and how to safely handle equipment. This training should be specific to the job roles and updated regularly to reflect any changes in procedures or safety regulations. When employees transfer to a different job role, they should receive the necessary training for the job they will be performing.

#### 3. Perform Risk Assessments:

Regularly evaluate the workplace to identify potential hazards and risks. This includes assessing machinery, work processes, and environmental factors. You should implement targeted strategies to eliminate or minimize any identified risks using a hierarchy of controls. You should prioritize elimination and substitution of hazards over administrative controls such as Training and PPE which should be the last considerations in a hierarchy of controls process.

#### 4. Encourage Open Communication:

Establish a way for employees to report safety concerns or hazards. Encourage a culture where employees feel comfortable discussing safety issues and suggesting improvements.



#### 5. Maintain Clean and Organized Workspaces:

Keep work areas clean and free of clutter to prevent trips, slips, and falls. Implement housekeeping practices that promote a tidy work environment.

#### 6. Conduct Safety Audits:

Regularly perform safety audits which includes evaluating employee actions to identify and address potential risks before they lead to accidents. This initiative-taking approach helps maintain a safe working environment.

### Did You Know???

The Occupational Safety and Health Administration (OSHA) received Form 300A summary information through the Injury Tracking Application (ITA) on over 1.5 million work-related injuries and illnesses from more than 385,000 establishments for calendar year 2023. These incidents resulted in more than 18 million days away from work and 22 million days of job transfer/restriction. For the first time, OSHA also collected Form 300 and 301 injury and illness case details for certain larger establishments in high-hazard industries. This resulted in nearly 900,000 detailed case report submissions, allowing for a more in-depth assessment of work-related injuries and illnesses than was previously possible.

**As a reminder...**The deadline for submission on the Injury Tracking Application is **March 2, 2026**, for 2025 data.



**Donna Motley**

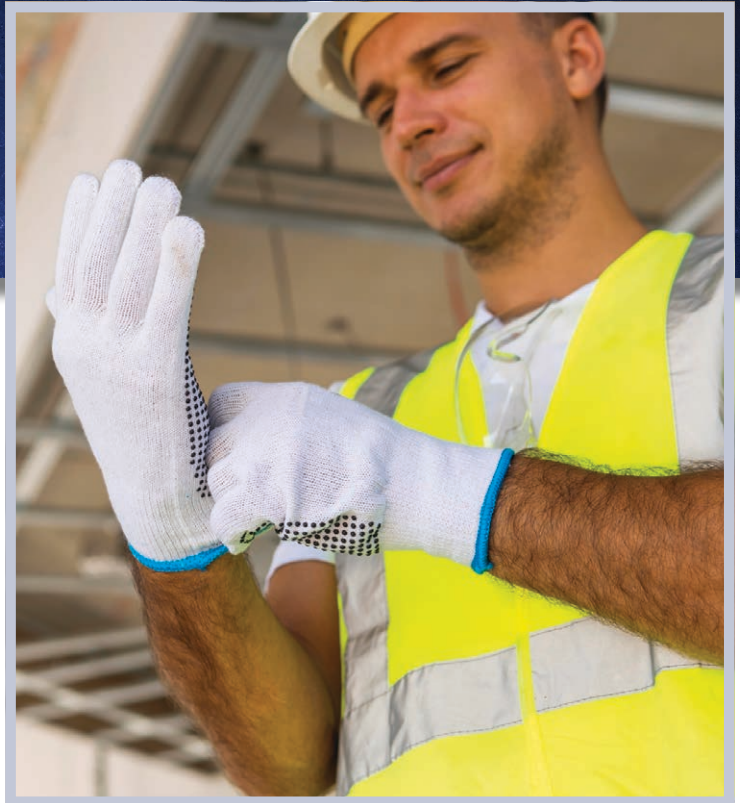
*Vice President of Claims*

## Taking Inventory

Work related injuries, or workers' compensation claims, tend to occur in "cycles". What do I mean by that? We will see an influx of claims of the same type of injury for a certain period of time. What seems to be prevalent right now, are **amputations**. We are given ten fingers and ten toes for a reason. While being able to function perfectly well without an "appendix", technically, even an appendix does serve a purpose.

MTM's Claims Department works closely with our Loss Control Department. Claims will ask Loss Control to perform an investigation when an amputation occurs. Here, we will focus mainly on finger amputations. There are obvious amputations: while using a saw, a glove being pulled into a machine, a "start" button pushed in error, or even possibly a machine malfunction during operation. These are definitely claims we would want Loss Control to investigate. Safety measures are already in place to avoid these instances, hopefully reducing amputation type injuries. Training or re-training can be performed.

But what we are seeing lately are none of the above, we are seeing fingers being crushed or caught between two items, getting caught on part of the machine, heavy items falling onto a hand, etc. What safety measures can be put in place to avoid these injuries from occurring? Is the injury the result of being distracted? Carelessness? Hurrying? Not being aware of your surroundings? Boredom? Looking at or talking on a cell phone? Are we just working on "auto-pilot"?



I hate to use the phrase, but, "it takes a village". Keep an eye out for your co-workers. EVERYONE should be part of a safety team. No one should be losing a finger – yes, we can get along with nine or nine and one-half – but, technically, we need all ten! Take your inventory!

And remember, when an amputation does occur, it must be reported to MIOSHA within 24 hours.





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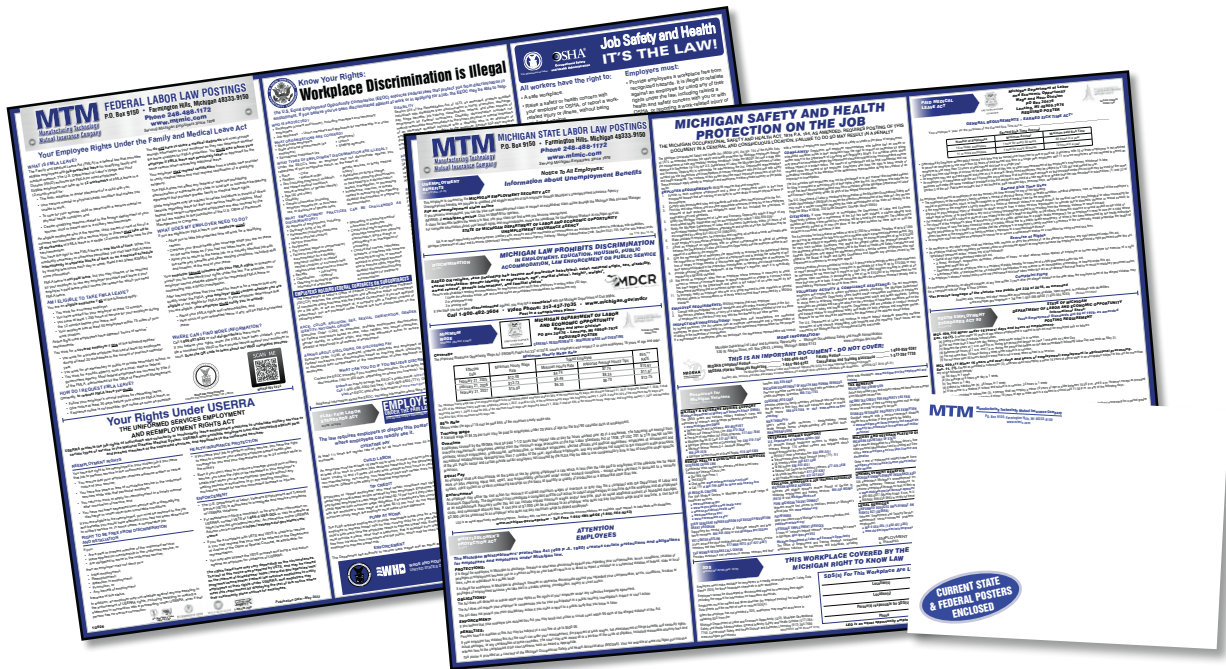
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## State and Federal Labor Law Posters



The updated 2026 State and Federal labor law posters have all been mailed out to our Insureds. Please keep a lookout for a large flat envelope with an imprint on the lower left corner: "Current State & Federal Posters Enclosed". Thank you for your business.