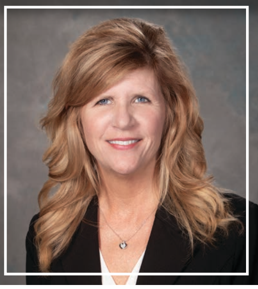
50 YEARS MTM Manufacturing Technology Mutual Insurance Company 1976 TO 2026

News

Monthly Newsletter for September 2026



Corporate Governance

Megan Brown ARM, MIP, CWCP, CAWC
President

IN THIS ISSUE:

As part of our ongoing commitment to transparency, accountability, and strong governance, we are required to file an annual Corporate Governance Disclosure with the Michigan Department of Insurance and Financial Services (DIFS) and other applicable insurance regulators. This filing provides regulators with information about how MTM is governed, how key decisions are made, and how risks are managed throughout the organization.

MTM continues to be governed by a Board of Directors composed entirely of current or former leaders from MTM policyholder companies. The Board consists of twelve directors representing a broad range of manufacturing, financial, and executive leadership expertise. Directors are elected by policyholders and serve staggered three-year terms, helping ensure continuity and accountability.

The Board is supported by two standing Committees, which include both Board members and representatives from policyholder companies to ensure policyholder perspectives remain central to MTM's decision-making process. Committee involvement also provides a valuable pathway for individuals interested in future Board service by helping members become familiar with MTM's operations, governance practices, and overall business structure.

We are excited to introduce an electronic voting process for this year's annual election. This positive change is designed to make voting more convenient for policyholders, encourage stronger participation than in previous years, and create efficiencies that save the company time and money.

The candidates on the 2026 ballot include:

Jerry Decker – Precision Advanced Machining

Tom McKaig – Acme Manufacturing

Jeff Gibbons – J.C. Gibbons Mfg, Inc.

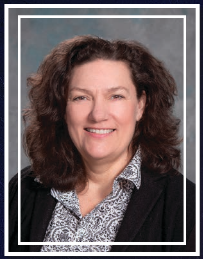
Each Board member listed on the 2026 ballot brings valuable experience and a shared commitment to MTM's mission: keeping the company financially strong, well-managed, and focused on serving the long-term interests of its policyholders.

This annual filing highlights MTM's continued dedication to sound corporate governance, regulatory compliance, and responsible leadership. By sharing this information with the State of Michigan and insurance regulators, MTM reinforces transparency and accountability while supporting the company's long-term financial strength and commitment to policyholders.

If you are interested in joining one of MTM's Committees, please reach out to me. I would be happy to discuss the scope and purpose of each Committee.

Note: The Corporate Governance Annual Disclosure is a regulatory filing submitted to the Michigan Department of Insurance and Financial Services (DIFS) in accordance with state insurance requirements. Its purpose is to provide regulators with insight into MTM's governance framework, oversight processes, leadership structure, and risk management practices.

– Megan



Ruth Kiefer, MSc, ARM

Vice President of Loss Control

Crush and Struck-By Injuries

Awareness, Prevention, and Safe Work Practices

After reviewing our 2025 and 2026 loss data for MTMIC, I found that crush and struck-by injuries were one of our most common and had the potential to be our most serious claims. These types of injuries are occurring in manufacturing, warehousing, maintenance, material handling, loading docks, and other general industry operations. These injuries happen when workers are hit by moving objects, falling materials, vehicles, or equipment, or when they are pinned, squeezed, or compressed between objects.

A struck-by injury occurs when the force of contact from an object, tool, vehicle, load, or piece of equipment causes harm. Common examples include being hit by a forklift, falling product, flying debris, swinging machine parts, or unsecured materials.

A crush injury occurs when a worker is pinned, compressed, or trapped between two objects or between a moving object and a fixed surface. Examples include being caught between a forklift and a wall, trapped by shifting materials, pulled into unguarded machinery, or pinned by a moving load.

COMMON GENERAL INDUSTRY HAZARDS INCLUDE:

- Powered industrial trucks operating near pedestrians, racks, docks, or production lines.
- Loads that are unstable, unsecured, stacked too high, or moved without proper visibility.
- Conveyors, rollers, gears, belts, rotating shafts, and other machine parts without adequate guarding.
- Maintenance, cleaning, or jam-clearing performed without proper lockout/tagout controls.
- Overhead storage, suspended loads, cranes, hoists, or rigging that can drop or swing unexpectedly.
- Congested aisles, blind corners, poor lighting, unclear travel paths, or lack of pedestrian separation.
- Stored materials that can shift, tip, roll, collapse, or fall during handling.

The types of injuries we see with crush and struck-by incidents can result in bruises, fractures, lacerations, concussions, eye injuries, amputations, internal injuries, permanent disability, or death. Many of these injuries are preventable when employers and employees recognize the hazards, plan tasks carefully, use equipment properly, and follow established safety controls. There are various ways to control this type of injury by using either engineering controls or administrative ones.

ENGINEERING AND WORK AREA CONTROLS

- Separate pedestrians from vehicle routes with marked walkways, barriers, guardrails, gates, or designated crossings.
- Keep aisles, exits, loading areas, and equipment paths clear of obstructions.
- Install and maintain machine guards, emergency stops, interlocks, and point-of-operation protections.
- Use racks, chocks, restraints, straps, or blocking to secure materials from rolling, falling, or shifting.
- Maintain adequate lighting, mirrors, warning signs, floor markings, alarms, and traffic controls where visibility is limited.

ADMINISTRATIVE CONTROLS AND SAFE WORK PRACTICES

- Train employees to identify crush and struck-by hazards before starting a task.
- Use lockout/tagout before servicing, cleaning, adjusting, or clearing jams from equipment.
- Never stand under suspended loads or between a moving vehicle and a fixed object.

- Use spotters, horns, lights, and clear communication when operating mobile equipment near people.
- Inspect forklifts, hoists, slings, conveyors, and machinery before use and remove unsafe equipment from service.
- Follow load capacity limits and keep loads low, stable, and balanced during movement.

WORKER RESPONSIBILITIES

- Stay alert around moving vehicles, equipment, and materials.
- Make eye contact with equipment operators before entering a travel path.
- Keep hands, clothing, hair, and tools away from moving machine parts.
- Report damaged guards, blocked walkways, unstable loads, near misses, or unsafe conditions immediately.
- Use required personal protective equipment, such as safety glasses, hard hats, high-visibility clothing, gloves, and safety footwear, based on the task hazard assessment.

SAMPLE PRE-TASK SAFETY CHECKLIST

QUESTION	Yes/No
Are pedestrians separated from mobile equipment and vehicle traffic?	
Are loads stable, secured, and within rated capacity limits?	
Are guards, alarms, emergency stops, and warning devices in place and working?	
Has equipment been locked out before maintenance, cleaning, or jam clearing?	
Are aisles, work areas, and exits clear of stored materials and obstructions?	

Crush and struck-by injuries often happen quickly, but the warning signs are usually visible: moving equipment, unstable materials, blind spots, missing guards, and unsafe positioning. Stop the job when conditions are unsafe, correct the hazard, and communicate clearly before work continues. The sample check list above is just the beginning of questions that should be asked in your workplace. You may also invite your Loss Control Representative in to help identify and reduce these types of risk exposures to your employees. This is part of the reason we conduct our safety walks. Please contact your LC Representative for more information and how we can assist you to help reduce these types of injuries.

Donna Motley

Vice President of Claims

September – Summer's End

Summer is coming to an end. Hopefully, warm, sunny days will continue through fall. Living in Michigan, we tend to participate in outdoor or community activities for as long as we can (before the snow flies), sometimes through the end of October in a good year!

Staying active longer increases exposure to injuries; water sports, beach activities, golfing, bicycle & motorcycle riding, running a marathon, etc. On top of outdoor activities, there is also yard maintenance, i.e. leaf pick up, pruning vegetation, cleaning out the vegetable garden, putting away lawn furniture, etc. All activities that can lead to sprains and strains. Claims filed for a Monday injury are closely investigated.

(Reminder, as an employer, you have a responsibility to send an employee to your Occupational Clinic when a work injury is reported. The decision-making process is not at the discretion of the injured worker. Per the Michigan Workers Compensation Act – Workers' Compensation exclusively controls medical treatment for the first 28 days.)

Injuries that occur while attending a company picnic or golf outing generally are not covered by Workers' Compensation. In these cases, attendance is usually voluntary – not mandatory, even if the activity takes place during regular company hours of operation. Usually, the activities take place off site – not on company property.

The MI W/C Act is very specific: a personal injury **arising OUT OF AND IN THE COURSE OF EMPLOYMENT.** Additionally, "an injury incurred in the pursuit of an activity the major purpose of which is **social or recreational** is not covered under the Act".

These rules apply, as well, when an employee is traveling out of state or out of the country for work.

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

Keith Kozierowski
Keith.kozierowski@mtmic.com
Ext. 1319

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
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Farmington Hills, MI
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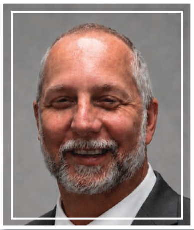
Phone 248.488.1172 • www.mtmic.com

2026 ELECTION UPDATE

This fall we will hold our annual Board election, and 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 and 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.

MEET THE STAFF



Keith Kozierowski

Accounting Associate

Keith is a Michigan State University graduate who spent many years as a General Manager in the hospitality industry, where he developed a passion for leadership, customer service, budgeting, forecasting, and accounting.

That passion led him to the insurance industry, where he started in an entry-level role and worked his way up to leading multiple teams. Known as the “go-to” person for numbers, Keith has built a reputation for solving complex accounting challenges and helping others succeed.

Outside of work, Keith enjoys golfing, sports, cruising, and traveling with his wife, Jamey, and their family. He’s also a proud Michigan State fan in a divided Michigan State/Michigan household.

Fun fact: Keith is a Disney enthusiast. Since his honeymoon, he’s rarely gone a year without visiting the “Happiest Place on Earth”—often with a color-coded, hour-by-hour itinerary to maximize every magical moment!