MTM Manufacturing Technology Mutual Insurance Company

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News

Monthly Newsletter for May 2024

From the desk of

John Karlen, CPCU, APA, ARe

MTM ANNUAL MEMBERS MEETING, MARCH 2024

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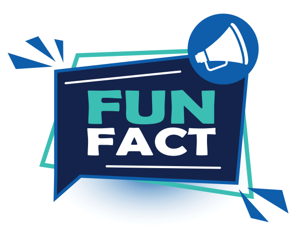
In March, the Annual MTM Members meeting was held. This was the second year of the meeting to be held in March. Prior to the last two years, the meeting was held in October. At the October meeting one of the presentations was the company profitability for the current year and the 'likelihood' of a members' dividend at the end of the year. After holding the meeting for many, many years in October, our Marketing Department discussed the advantage of holding the meeting in March at which time, instead of discussing the possibility of a dividend, we could actually hand out checks at the Annual Members meeting. This review and suggestion was made to the Board of Directors and the Board agreed to move the October Annual Members meeting to March.

So like last year the Annual Members meeting was held in March. This year we had a record turnout of 145 members joining in. The meeting agenda is simple. We have a quick lunch then move to a couple presentations. This year the presentations were from the Director of MIOSHA followed by a panel discussion with current shop owners and managers on questions submitted by the audience. The questions covered company culture, safety protocols, recruiting efforts and employee retention. After these two presentations, there were door prizes given out followed by the meeting and then the MTM staff passed out dividend checks to attending companies. Quite an efficient combination of social, education and member dividend distribution.

Following the Annual Meeting, we sent surveys to all attendees. Those surveys provide helpful input to make a good meeting even better the following year. The planning for next year's meeting in March 2025 is already underway. We have contracted with the same location, American Italian Conference Center, and the day is already picked at Thursday, March 20, 2025, with the time remaining the same of 11:00 a.m. to 2:00 p.m. To close this year, it is my honor in conjunction with the MTM Board of Directors to pass out $3.25 million of member dividend checks. Attached are some pictures from the event but also some pictures of individual deliveries. The Monday after the Annual Members meeting the MTM Loss Control Department, the Marketing Team and I hit the road to deliver checks to individual members who were unable to attend the annual meeting. I hope you enjoy the pictures as much as I enjoyed being there and making the presentation. After ten years in a row of member dividends averaging more than 20% of the premium, and as always, we request your help to have an employee safe year so we can declare an annual members dividend in February of 2025 for the 11th consecutive year.

Enjoy the spring. It appears it's finally here.

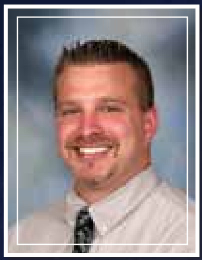
-John



DID YOU KNOW

MTMIC is the 10th largest workers' compensation insurance carrier in the state of Michigan?

**Based on standard written premium.*



Travis Halsted, MS, CSP, ARM, COSS

Loss Control Consultant

The Art of Identifying Hazards

As the weather is warming up, I am finding more and more of my visits with policyholders that result in us spending some time outside to check the perimeter of the building, parking lots, truck bays and other areas that often can go without routine inspections due to weather conditions. During one particular inspection I noticed a large area of dead poison ivy climbing the facility wall, and an impressive dormant bee nest in the tree next to their outside eating area. I asked them if they include the "outside" area in their facility hazard identification process. I was met with a response that got me thinking. That response was that they will add that aspect as soon as they start doing that inside the building first. My contact at this company felt that they weren't qualified to identify hazards, and that by not knowing all of the standards and rules, it prevented them from being the person to do that. Sadly, as I started to ask some of my contacts at other policyholders if they felt that they were qualified to do hazard identification they said no, and that's why they rely so heavily on their Loss Control Consultant. I want to assure all of you that you are qualified, and with some training on what to look for, you can become an expert at hazard identification as well.

In February I visited with a policyholder that has several large manufacturing plants. During this visit I conducted a training of their safety committee on how to complete a workplace hazard identification process. For this training we broke the safety committee into groups of several teams of two people each. Each team surveyed a particular area for hazards. When they found something that they thought was a hazard, they placed a sticky note on the item. When each group completed their respective area we collected as a group and walked through the area looking at each sticky note. I was thoroughly impressed at how some of the members have had little to no safety inspection training but were not only identifying health and safety infractions, but also some best practices items. After we reviewed each area, I completed my own inspection of the areas. From that I pointed out some items that may have been overlooked and we reviewed ways to breakdown identifying hazards, and what to do with them once they were identified.

This simple practice provided these employees with additional health and safety knowledge, a fun time while promoting health and safety in the workplace, and, most importantly, helped them develop a level of confidence in their ability to be a contributor to a proactive safety culture.

When doing a hazard identification of your facility, many may just identify the physical items that they are familiar with when safety is discussed. This includes guarding, cords on floors, and fall protection items, just to name a few. While these are great items to identify, there are other items, along with physical, that need to be considered when identifying hazards. Lets take a second to look at the items to be identified during a hazard identification.

CHEMICAL HAZARDS. This item pertains to identifying chemicals that may be volatile, have low exposure limits, and how the chemicals can react with other chemicals. The use of Safety Data Sheets (SDS) will assist you in identifying the hazards that come with each chemical. When looking at the chemical label, pictograms are also a quick way to identify hazardous chemicals.

PHYSICAL HAZARDS. Physical hazards are probably the most wide-spread form of hazard identification, and the one that can quickly prevent acute type injuries/illnesses. Items may include, but are not limited to; slip/trip/fall hazards, electrical hazards, machine guarding and other machine hazards, confined space access and control, and fall protection. While these are often easy to find, and can provide quick results, ensure that this form of identification is not your only form of hazards that you are identifying.

BIOLOGICAL HAZARDS. Biological hazards can include items that workers could be exposed to such as infectious diseases, Hexavalent Chromium, Beryllium, Cadmium, Arsenic, Lead, Mercury, and even toxic or poisonous plants (poison ivy). When reviewing this its paramount to review the raw materials that your daily processes require. These materials could lead to Silicosis, Acute Beryllium Disease (ABD), and neurological/respiratory/cardiovascular disorders. These hazards can be identified in house, but may require an Industrial Hygienist to accurately measure the exposure of the item to the employees working with the hazard.

ERGONOMIC HAZARDS. The ergonomic hazards can be looked at as one of the largest contributors to strains, hernias, and carpal tunnel type claims. These hazards involve heavy lifting, repetitive motions, significant vibrations, bending/twisting movements, and work that is above shoulder height. When reviewing this type of hazard, the office staff can often face just as many, if not more than the production floor staff, and should be equally assessed.

Injury/Illness/Near Miss Records. This aspect should include the review of injury claims, near miss reporting, any illnesses reported, and any potential health and safety concerns reported. In this review any skin irritation, noise complaints, unusual frequency of illnesses, and any stings from that pesky beehive should be evaluated to ensure that a long term remedy is either in place, or is being developed.

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Donna Motley

Vice President of Claims

The Cost of Getting Better

I recently reviewed a new claim that crossed my desk for a "foot contusion" – a 14 pound part fell on the top of the employee's foot. Fortunately, no bones were broken, but there was an abrasion with minimal blood, bruising and swelling. A trip to the local occupational clinic consisted of the examination, an x-ray and prescribing of the following: Bacitracin Ointment (an anti-biotic), Cephalexin (an oral anti-biotic), Naproxen (an anti-inflammatory), Tylenol Extra Strength, an Ace Bandage, home dressing supplies, hot/cold pack, and a post-op shoe; also with a referral to physical therapy. Work restrictions were imposed with a return clinic visit in two days.

After two days, the return visit showed improvement, but the employee was to remain on the above prescribed protocol with a return visit in one week. At the one week return visit, cellulitis was diagnosed (a bacterial infection); Sulfamethoxazole (an anti-biotic) was prescribed; work restrictions remained in place.

In the grand scheme of work-related injuries, this injury would be considered to be relatively mild in nature. I'm sure the employee had pain and suffered some limitations, but treatment was provided by the occupational clinic, not a hospital or by a specialist (although we will keep our fingers crossed as the injury/condition has not resolved). A lot of medicinal treatment. The United States spends the most, per capita, on prescription drugs compared to other countries. Is this over-kill? I know if I'm sick or not feeling well, I want to be "fixed" as soon as possible. I think that is our motto – give me a pill so I can be better. We can all think back to a couple of years ago with COVID.

Needless to say, pharmaceutical companies have been under the microscope by our government because of the high cost of prescription drugs. Pharmaceutical companies point to the high cost of Research & Development, clinical trials and the cost of obtaining FDA approval as being cost inflators. Not to mention, not every drug is successful in making its way into circulation so the money spent is for nothing. Once approved, a Patent is obtained on the drug. Patents usually run for 20 years in the U.S. A Patent means only the pharmaceutical company that holds the Patent is allowed to manufacture and market the drug and make a profit from it. Having a Patent eliminates generic versions of said drugs. Once the Patent expires, the price of the drug drops.

In the interim, there are cost saving programs available. Good RX is one of them – they will list the selling price of a drug at multiple locations. As an example, on a claim I'm handling, the injured worker was prescribed Gabapentin for nerve pain. The listing price was $141.55 – our Workers' Compensation Pharmacy Benefit Manager priced it at $96.57. Good RX listed Gabapentin at $9.73 at Meijer, $11.21 at Kroger and $16.72 at Walmart. That is quite a difference!

Several drug Patents due to expire within the next five years are: Keytruda (cancer), Eliquis (blood clots), Xarelto (blood clots), Trulicity (diabetes) and Prevnar 13 (streptococcus, pneumonia & bacteria).

The bad news – the Patent on Ozempic (intended for diabetes but being used for weight loss/control) – does not expire until 2031 – and even with Good RX, the current cost is approximately $1,000!

Ruth Kiefer, MSc, ARM

Vice President of Loss Control

MIOSHA State Emphasis Plan (SEP) - 12 Elements of Heat Illness Prevention Program

As this article hits your inbox, we will be in that magical time when flowers bloom and evenings are getting longer. It is also the time to remind you to have your Heat Stress Program developed and ready to implement for the sometime sweltering days of summer.

There are 12 key elements of a Heat Illness Prevention program that. MIOSHA requires. 1) Having a plan – this includes monitoring, acclimating, and having work/rest schedules. 2) You should designate someone to oversee the Heat Safety Program. 3) Training for employees is key to the program and workers need to know the risks, symptoms, and response procedures, as well as prevention methods regarding heat stress.

Nearly 3 out of 4 fatalities from heat stress occur in the first week of work, so 4) don't forget to acclimate your workers to the physical changes that allow the employee to build up a tolerance for working in the heat. 5) If possible, modify work schedules to reduce heat exposures. There are several ways to modify schedules such as shift physically demanding work to cooler times of the day, rotate workers, or split shifts. 6) You should also allow frequent rest breaks that are long enough to allow workers enough time to recover from heat given the temperature, humidity, activity level, and other conditions.

7) As part of your program, you should have identified any additional Heat Hazards such as outdoor/indoor work, moderate to strenuous physical activity being performed, heavy work clothes, high humidity or other factors such as air movement. 8) You should check the temperature in the work area before work to determine the heat index of the area. This

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When conducting the hazard identification process, encourage your employees to think outside the box. By this I mean to simply not follow a one-size-fits-all checklist. Identify the "what ifs" and "what could" when inspecting the different hazards. Furthermore, remember that the workplace is constantly changing and that new hazards can appear. New machinery, a landscaping project, an addition to the building, and even simply adding a golf cart to the maintenance department can add new hazards. Finally, it is vital to think big picture and re-evaluate a remedied hazard. These remedied hazards may become a renewed hazard if proper maintenance isn't completed or a tool or equipment wears.

When the hazards have been identified, the process of hazard controls is another rewarding aspect. There are several different forms of controls for these hazards ranging from elimination, substitution, and engineering, administrative and personal protective controls. Please reach out to your Loss Control Consultant if you have any questions on the different types of controls and how each of them may work with your hazard management.

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will determine what elements of your program are needed for the day. 9) On red flag days, where the program is needed based on the heat index, employees should be monitoring each other for signs of heat-stress or heat illness. 10) There should be a designated break area that is cool and has water or electrolyte replacement drink available.

11) When the heat index is high and the program is active, workers should also wear breathable loose-fitting clothing where possible. Sorry, flip-flops are still not allowed on the shop floor, even in these conditions. 12) Then the last part of a good program is to be ready for an emergency. Your employees should know what to do when someone shows signs of heat illness, how to contact emergency services, and how long it takes for them to arrive.

There we go, the 12 elements to your heat stress program. This will become a mandatory program and is only waiting on approval, so take this time to develop one. If you need any additional information, please contact your loss control consultant for more information that you may need. In the meantime, enjoy that brief time of year between winter and summer, because summer will be here before you know it.







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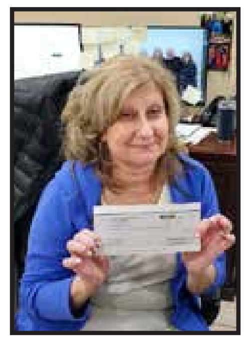







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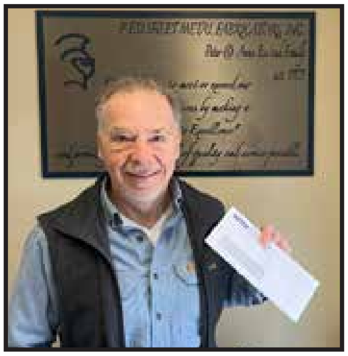


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