



From the desk of
John Karlen, CPCU, APA, ARe
President
**MTM – Its Members,
Its Board**

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I am frequently asked “how is MTM different than commercial insurance carriers?” After my 50 years in insurance, many years at a commercial insurance company, it is a question I enjoy answering. The difference between a specialty mutual company owned by its members and a large investor-owned insurance company is huge. Priorities/goals at the top of the small mutual are vastly different from a multi-state, multi-coverage commercial insurance company. So let me start with the MTM Board of Directors and what happened in October.

During the first half of October, the MTM Board held two Committee meetings. The first was the Board Marketing/Underwriting Committee which is made up of six MTM members who received and reviewed management reports on the status of marketing efforts and our association work. They also wanted to know current underwriting results and if any changes had been made in underwriting status or rules that they should sign off on. The second meeting was the Board Finance/Investment Committee which also consists of six MTM members and receives the quarterly updated financials and of course has questions looking for clarification and providing input. We spent time reviewing the approximate \$60 million that is invested by MTM. Our investment manager reviews current market status and anticipated changes. The Committee members talked about our investment mix and changes that might be necessary because of the rapidly changing investment world.

After these two meetings, a week later there is the full MTM Board meeting. The Board is made up of 12 members, some of which are on Committees but many others that are not. In total we have 16 members involved in the Board Committee and Board activities. The goal of these members is to give management direction and input on items that are important to MTM members. We have no outside investors at MTM therefore there is no outside control. This work is directed towards maintaining the financial condition and profitability of MTM. The most important aspect is to make sure MTM is financially strong and continues its A-



rating from the insurance rating organization A.M. Best. We also maintain our excellent rating from a second rating agency called Demotech. Right after confirming that the company reserve accounts are strong, the Committee’s next responsibility is to direct the company to profitability and a members’ dividend. From the October meetings and with 10 months of the year in the books, based on what we know today, MTM will have a profitable year in 2024. The Board and the staff at MTM are working hard to close this year with a members’ dividend. The members’ dividend is reviewed at the end of January and paid the first of March. The Board, it’s Committees and the staff have successfully paid a significant dividend for the last 10 years. Each of those teams is driven to have the 11th consecutive member dividend.

Commercial carriers do not have members that are advising and directing the management team. They have investment bankers, CEOs from other industries and attorneys. That is a significant difference for MTM. The Board and Board Committees give the MTM long tenured staff guidelines and guardrails to successfully develop programs and maintain profitability for the benefit of 964 MTM members. MTM does not have any outside investors/stockholders that direct the activity or focus of MTM management. MTM’s sole purpose is to benefit our members.

I hope that gives a picture and it’s an area that, when I meet members, often comes up and asks why we are different. In the meantime, the MTM Board Committees, Board and staff will be focused on completing the year successfully and producing our 11th consecutive member dividend. An important component of the dividend is the loss prevention activities of our members. This is a perfect time to remind you, our member, how important your loss control activities are to generate an owner dividend at the end of the year.

With summer vacations over, our fall member meetings are increasing, I hope I get to visit your shop.

-John



Chris Demeter

Senior Loss Control Consultant

Risk Management for Welding Operations

It should come as no surprise to learn that welding operations present significant risks to employees, property, equipment, and other physical business assets among industrial and manufacturing processes. According to the Occupational Safety and Health Administration (OSHA), over half a million workers are exposed to the hazards common to the welding profession each year, often resulting in injuries, lost wages, and reduced productivity. Faced with the potential for a serious or even fatal workplace injury, how would you prevent welding-related injuries? In this guide, we'll explore some of the best risk management practices in the industry, helping your business protect employees and assets from the risks associated with welding operations.

Health and Safety Hazards in Welding Workplaces

High-heat application procedures like welding, brazing, and plasma cutting in manufacturing can be found across industries. These processes represent substantial risks, not only for workers but also for the facilities in which they work. The four most common health and safety hazards associated with welding include:

- **Electric shocks:** Many welding operations utilize electric arc-welding equipment, which delivers high voltages to the joined items. Poorly grounded electrodes or wet conditions can lead to serious or even deadly electrocution.
- **Exposure to gases and fumes:** Welding operations release gases and fumes into the immediate environment. Welders exposed to these noxious gases may experience severe respiratory illnesses and can be at a greater risk of developing certain cancers.
- **Physical hazards:** Welders know that physical hazards during the welding operation are significant. These hazards include burns, eye and ear damage, and injuries related to falling equipment or workpieces.
- **Fires and explosions:** Poorly maintained welding and cutting equipment or flammable materials in and around the workplace often result in fires or explosions. These hazards cannot be overlooked, as the entire facility is at risk if a fire breaks out.

Managing the Risks of Welding Operations

Manufacturing facility owners and managers have a large stake at risk when it comes to workplace injuries associated with welding operations. Managing those risks, then, becomes the cornerstone of overall workplace safety. Several factors go into a welding risk management plan, helping to protect workers and property from loss.

First, assessing workplace risks must be taken seriously. Identifying potential hazards before they can cause an injury or fire incident



is the foundation upon which a risk management plan is built. When reviewing potential hazards, focus on:

- Welding, cutting, and brazing equipment maintenance and upkeep.
- Presence of flammable materials in welding areas.
- Presence or absence of adequate ventilation systems.
- Slip and fall or trip hazards in work areas.
- Presence or absence of clearly marked emergency exits.
- Presence or absence of fire suppression equipment near welding workstations.

To protect workers, "personal protective equipment" or PPE is vital to a safe workplace. PPE for welders can include fire-retardant clothing or aprons, face shields, eye and hearing protection, heavy gloves, and steel-toed work shoes, only to name a few of the many PPE items commonly found in welding workplaces. Certain operations may require workers to wear respirators, especially when dangerous gases and fumes are released during manufacturing processes. Building-wide exhaust-venting systems should be considered personal protective equipment in most welding operations, reducing worker exposure to dangerous substances.

Worker training and retraining is another critical component of the risk management strategy. Training employees on safety-oriented procedures and processes is only part of the training; equipment and specialty training should also be the focus. A safe workplace culture begins with training – involving all stakeholders in this process decreases the chances of workplace-related injury.

With these risk management steps in place, answering the question of "How would you prevent welding-related injuries?" becomes more accessible than ever before. Welding and cutting operations are inherently hazardous, yet done with an eye toward improved safety, and manufacturing facilities can reap the benefits of continued productivity and reduced worker injuries.

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Donna Motley

Vice President of Claims

Interpreting Workers' Compensation Insurance Claims

Over the years, our office has received claims involving injured workers who do not speak English, or at best, very limited English. We have been asked "how" we handle these situations.

If at all possible, we first inquire whether or not the injured worker has a spouse, significant other, child or other relative that would be able to step in as a translator/interpreter for us. Most injured workers would be most comfortable with a family member intervening. Some employers may have a co-employee facilitate the translation/interpretation process. If a family member or co-employee is not available, we have to hire an outside, professional interpreter. While there may be a couple of Nurse Case Managers that we hire that are "knowledgeable" with a specific language, they cannot act as a formal interpreter. They, obviously, are hired by MTMIC to aid the injured worker and facilitate medical treatment, and as such, are paid by MTMIC and may not be seen as being "impartial". Translators and interpreters should be certified and/or degreed in the vocation.

Depending on the language and specific dialect, there are a few (very few) physicians that may speak the injured worker's language, and depending on the injury, we will attempt to direct the injured worker's care to said physician. In a lot of instances, the injured worker also seems to feel more comfortable, and understandably so, in the care of a doctor with which they can comfortably converse.

Finding language specific interpreters is not an easy task compounded by the fact we insure employers all over the State of Michigan. Sometimes, we may only be able to arrange the interpreter via tele-conference or maybe a zoom call. These calls have to be arranged to fit the time schedule of the treating physician and Nurse Case Managers. I'm sure everyone is aware how "timely" or "untimely" a medical appointment can be. And obviously, there is a cost attached to the process.

What can really become an issue is, if/when a claim becomes litigated. Michigan Workers' Compensation is a No-Fault State, but in cases of untimely or delayed reporting, not treating with the employer's assigned Occupational Clinic, returning to work with or without restrictions, etc. the Court will question if the injured worker was properly informed of the companies' policies and procedures, training and safety programs, etc. Workers' Compensation is No-Fault, but a third party suit or intentional tort litigation are **NOT!** Workers' Compensation litigation is only heard before a Magistrate. Third Party and Intentional Tort cases are tried before a jury - a jury of "peers".

Ultimately, the goal is to properly treat the injured worker without delay, have them recover and safely return to work. Not being able to understand the recovery process, or to be able to ask questions, would definitely heighten everyone's anxiety level.



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If you have not signed up yet, I would also like to remind you of our MTMIC Client Portal, which gives you access to safety program templates and other safety-related training materials. It can be accessed through our website, www.mtmic.com. Please contact Sales at 248.488.1172 Ext. 1010 or email sales@mtmic.com to set up access to this online tool.



MTM's Newest Board Member

Brady Schlesener is Vice President of Sales and Marketing at Gemini Group. He is responsible for overseeing all commercial activities for the company's

18 locations with \$300 million in annual revenue.

He has over 23 years of professional experience in the automotive industry and has been with Gemini since 2007. Additionally, he serves on the Manufacturing Technology Mutual Insurance Company Board.

Schlesener holds a Bachelor of Arts, Finance and Marketing, from Cedarville University as well as a Master of Business Administration from Michigan State University.

He is a member of various professional organizations including Motors & Equipment Manufacturers Association (MEMA), Aluminum Extrusion Council (AEC), and the Forging Industry Association (FIA). Additionally, he volunteers with the High School Youth Ministry at Highland Park Baptist Church and the Seaholm Football Booster Club.



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

John Karlen

john.karlen@mtmic.com
Ext. 1017

Chris Doebler

chris.doebler@mtmic.com
Ext. 1012

Glenda Moyle

glenda.moyle@mtmic.com
Ext. 1315

Gary Wood

gary.wood@mtmic.com

Megan Brown

megan.brown@mtmic.com
Ext. 1006

Patty Allen

patricia.allen@mtmic.com
Ext. 1010

Marcy Savage

marcy.savage@mtmic.com

Adam Chatila

adam.chatila@mtmic.com
Ext. 1316

Melanie English

melanie.english@mtmic.com
Ext. 1317

Ruth Kiefer

ruth.kiefer@mtmic.com

Chris Demeter

chris.demeter@mtmic.com

Faris Saleem

faris.saleem@mtmic.com
Ext. 1008

Donna Motley

donna.motley@mtmic.com
Ext. 1011

Cindy Boyce

cindy.boyce@mtmic.com
Ext. 1009

Kimberly Davis

kimberly.davis@mtmic.com
Ext. 1004

Devona Anderson

devona.anderson@mtmic.com
Ext. 1007

Marci Merath

marci.merath@mtmic.com
Ext. 1005

MTM Manufacturing Technology
Mutual Insurance Company

P.O. Box 9150
Farmington Hills, MI 48333

PRSR Standard
U.S. Postage
PAID
Farmington Hills, MI
Permit No.
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Phone 248.488.1172 **www.mtmic.com**

The Results are In

We are proud to announce that all 3 Board Members have been re-elected to the MTMIC Board of Directors.

- Brad Lawton** Star Cutter Company
- Mark Mullen** Griggs Steel Company
- Richard Smith** Wolverine Bronze Company

MARK YOUR CALENDARS FOR THE

Annual
**Member
&
LUNCHEON**

**At The Italian American Banquet
& Conference Center**

MARCH 20, 2025 • 11 AM - 2 PM



**Introducing
Marcy
Savage**

We have expanded our Sales and Marketing Department and are reaching out to you to introduce Marcy Savage - our new Marketing Manager. With an impressive 20 years of experience in the insurance industry, including over 10 years specializing in workers' compensation, Marcy brings a wealth of knowledge and expertise that will greatly benefit our organization and our clients.

Marcy's extensive background in both underwriting and marketing workers compensation and her commitment to providing exceptional customer service make her a valuable addition to our team. Her passion for helping others and her dedication to staying current with industry trends will undoubtedly enhance our capabilities.

**You can directly contact Marcy at
marcy.savage@mtmic.com or (248) 277-3214**