



From the desk of
John Karlen, CPCU, APA, ARE
President

IN THIS ISSUE:

- From the Desk of John Karlen
- 2023 Top 20 MIOSHA Violations
- Meet Our Newest Staff Member

After 53 years of insurance management, it seems time to turn the MTM helm over to a “new” manager. After lots of discussion, assessment and planning meetings, the Board of Directors over the last year came up with a transition date of 6/1/25.

For the last 11 years I have had the good fortune to work with the members of the MTM Board, the MTM staff, our agents, and customers. All parties understand the importance and worthiness of the MTM mission. Management jobs have ups and downs, and I can tell you the downs for me have been shallow and short. We have built MTM, although smaller than most commercial insurance companies, to have performance ratios that beat the large companies. For this, the rating agencies of A.M. Best and Demotech have given us A- ratings.

And the only reason we don't get an “A” is that rating agencies look at smaller companies with a more cautious eye. I am especially proud that over the last 10 years we have returned over \$37 million of dividends to our member owners. Everything we do, Board, management and staff is looked at through the lens of what is best for our members. It is this environment that I am reluctant to leave as President of MTM. However, since my wife of 49 years retired five years ago there is some home pressure. With that said, I am not disappearing from the MTM scene but before I get to that, let me tell you about the new MTM



President, which many of you already know.

In the discussion with the Board about hiring a new President, I became a consultant, and we talked at great length about whether we should go to the outside or stay with an inside candidate. The Board is pleased with the company culture, member focus, and our financial results which led them to an inside candidate. Outside candidates can bring the risks of cultural and staffing changes as well as loss of the MTM mission and the Board wanted to reduce those probabilities. With that, the Board of Directors and I are delighted to tell you that effective 6/1/25, the new MTM President is Megan Brown.

Megan has been with MTM for 18 years as the Vice President of Marketing and Sales. I have spent the past 2 years mentoring Megan for this transition, refining her skills and expertise in company finance, investment protocols and regulatory compliance. During this last year, Megan and I have jointly attended every important company meeting, she has been a part of building the company culture, works with our Board members and Committees and knows many of our policyholders firsthand.

She will make the current President, me, look second rate. Just like many of our member companies that turn

Continued on page 4...



Ruth Kiefer, MSc, ARM

Vice President of Loss Control

Top 10 Opportunities for Improving Your Safety Program

My team and I are often asked “how can I improve my safety program?”. This is a question that comes up even to a seasoned safety professional as companies try to reduce operating costs as much as possible. A survey of regional safety professionals was recently conducted to determine what they would like to improve so they can provide a better safety culture in their workplace. Listed below are the top ten answers professionals gave to this question. I’ve added a loss control view after each identified issue.

- 1. Employee Engagement** – How to get the employees more involved: You can implement team safety programs, safety committees, or other things to get your employees interested in safety. – We have some suggestions, just ask us on our next visit.
- 2. Management Support** – Top down safety is the best management support any safety person could get. It helps with quality, production, and safety.
- 3. Bigger Budget** – We can’t help you there, but we may offer money saving tips or tricks to improve safety efforts. You should also take a look at the MiWISH grant opportunity below.
- 4. Focus on Leading Indicators** – This can be achieved by reviewing your loss history with your Loss Control Consultant. This identifies trends and indicators of your worker injuries.
- 5. More Training or Better Training** – Take advantage of our streaming safety videos on our portal– they cover a huge array of topics. You can always ask your Loss Control Consultant for direction in selecting the right video.
- 6. Near-Miss Reporting and documentation** – There are ways to collect and review this data. It’s a leading indicator for future injuries and identifies a potential high hazard area that may need further study.
- 7. Focus on Wellness/Healthy lifestyles** – Unfortunately we are an aging workforce and cannot do all the superhero things we used to do, this may require implementing two man lifts to move product, re-designing a work station to improve material movement flow, or implementing job rotation or



other brakes. If you have an area of concern, please ask your LC consultant for guidance to improve the work environment.

- 8. Stronger Safety Culture** – If you want to up your safety culture and implement a safety handbook we have sample programs for that. Again, just ask your Loss Control Consultant for the program or visit our portal to download the programs.
- 9. Lockout Tagout** – This program should be updated every time you add a piece of equipment or change a process. In addition, the program needs to be reviewed annually to ensure there are no changes. Your employees that use the program should be re-trained annually to ensure that they are following the lockout tagout instructions. You can easily document this in your program on an annual basis.
- 10. Ergonomics** – If you find that ergonomics is a trouble spot, please contact your Loss Control Consultant for an ergonomic study. We’d be more than happy to come out and take a look at your process and give you suggestions on improving the work flow or re-design of the work station to improve production and safety.

Safety is a team effort, from top management down to your employees. As you can see from the industry list above, that your Loss Control Representative is a valuable resource that you can use to assist you in beefing up your existing safety programs and risk management strategies. A great way to pay for a portion of your safety program could be through the MiOSHA Grant programs.

MIOSHA Grant - MiWISH

To help with the “Bigger Budget” item above. I wanted to remind you about the MIOSHA Workplace Improvement to Safety and Health (MiWISH) grant program that is funded every October 1. This grant awards qualifying employers a dollar-for-dollar match-up – up to \$5,000 – to purchase safety and health related equipment and equipment-related training. Their goal is to create a safer and healthier work environment and reduce the risk of injury and illness to workers in Michigan. As most of you are in high-hazard industries, you will be given priority to the grants.

To qualify you must:

- Have 250 employees or less
- Fall under the MIOSHA jurisdiction – no out of state requests
- Conduct a site-specific evaluation justifying the equipment purchase
- Relate project directly to improvements that will lead to a reduction in the risk of injury or disease to employees
- Have the knowledge and experience to complete the project and be committed to its implementation

Examples of grants would be:

- Eyewash stations
- Fall protection systems
- Machine guarding
- LOTO systems
- Monitoring equipment
- Lifting equipment

If you are interested, you may go to the below link and fill out the on-line form. Michigan.gov/MIOSHAGrants or call 269.275.7155. You may also ask your LC consultant for grant ideas; we'd be happy to assist you.



Meet our Newest Staff Member

We would like to welcome and introduce you to our newest staff member, Devona Anderson. Devona has recently joined the claims department and has been working in the fields of Insurance and Worker's Compensation claims handling since 1998 as a Claims Examiner. Shortly after in 2001, Devona joined a large third-party insurance company and obtained her Michigan Resident Producer License in Property and Casualty. Devona has attended Claims Skills School from Sedgwick University and has over 25 years of handling Workers' Compensations claims including experience in catastrophic claims, auditing workers' compensation claims for accuracy and State compliance, providing support to upper management and resolving customer service complaints. Devona enjoys kayaking, swimming, biking and spending time with her husband and their children.



**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

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.
185

Phone 248.488.1172 **www.mtmic.com**

...continued from page 1

the helm over to a younger family member, I feel the same way with Megan. I am excited to see how she will improve our results and make MTM even better. By the way, I should also mention her insurance education credentials of ARM (Associate in Risk Management), CWCP (Certified Workers' Compensation Professional), and CAWC (Certified Authority on Workers' Compensation).

Lastly, as I said a paragraph or so ago, leaving is not something that I am anxious to do, and I was delighted that the Board of Directors asked me to stay on and provide services on a less than full-time basis. My career expertise has been in underwriting and actuarial studies, that part I will keep and report to Megan. So, as of 6/1 I will be Underwriting V.P. but more importantly, I will be an advisor for Megan.

Having a second opinion at the top is always helpful. She has been my sounding board, it is my turn to be hers.

The bottom line for our members is that the culture of MTM will not change nor will the focus of MTM. You will have a smarter, younger President and I cannot think of a better person than Megan for the MTM future and support of our 964 member owners.

-John