



**From the Desk of
John Karlen, CPCU, APA, ARe**

For the last 11 years I have talked about how MTM is different from regular insurance companies. Yes, we are required to follow the insurance company rules. We have normal insurance company departments: claims, loss control, sales, accounting, underwriting. We have an outside rating agency grade of A-. So why do I continue to say, but MTM is different. I base my comment on over 50 years of which the last 45 have been in insurance company management. The difference is staff, focus and Board of Directors. Staff, MTM stability is well known. A few notable examples: Glenda, Premium Accounting over 40 years, Donna, Cindy, Marci, and Kimberly in MTM claims all over 20 years, Megan Sales/Marketing 18 years, Chris - CFO over 30 years, Loss Control Ruth and Chris over 15 years. Pretty amazing. When you have that type of stability, customer focus becomes second nature.

Then there is MTM member advice and direction from the top. The MTM Board of Directors, Finance/Investment Committee and Marketing/Underwriting Committee is made up of Michigan shop owners and managers. No outside investors, bankers, attorneys, only successful Michigan shop owners and managers. These 18 people make up the top of the MTM organization. Their job is single focus: provide stability, support for Michigan shops. This leads me to inform you of two changes in the MTM Board. Bobby Cox, after over 25 years on the MTM Board retired with his last Board meeting in October. In the last couple weeks, I received pictures from him at his Southern Florida home with



sunny, 75 degree weather. He was a strong supporter/ advisor and his retirement is well deserved.

We also lost a Board member and dear friend, Jack Accardo late November. Jack held many positions on the MTM Board serving as Vice Chairman, Chairman and Chair

of the Board Finance Committee for over 30 years. Jack held many positions on the MTM Board serving as Vice Chairman, Chairman and Chair of the Board Finance Committee. His shop experience was as CFO. You could count on a cheerful smile, a history lesson and near wavering support of MTM. Jack and I would go to lunch at least every month and after



he updated me on his adult children and pictures of his grandchildren, he was a personal advisor and my friend. I miss him.

About 6 years ago, the Board set up two Committees as a "farm team" to use a baseball analogy. A way to bring in new Board candidates and see how they work with the Board and bring value to MTM members. We presently have 7 policy holders on the committees. And over the last 5 years 3 committee members were "promoted" to the Board.

We thank Bobby and Jack and their families for their long term MTM support. They helped build the MTM we have today.

-John



Ruth Kiefer, MSc, ARM

Vice President of Loss Control

OSHA'S Electronic Injury Reporting Requirements

Happy New Year to everyone! With the new season upon us I just have some friendly reminders about first posting your form 300A from February 1 through April 30th and electronically submitting the 300A summary if you are a high hazard industry and have over 20 employees by March 2nd. Those who forgot to submit their forms online were fined between \$600-\$1,400 by MIOSHA.

So here are the basics for the electronic submission that runs from January 1, 2025 to March 2, 2025 for your injuries or lack of, for the 2024 calendar year. Most of you are in a high hazard industry, such as Manufacturing (31-33), Automotive parts (4413), trucking (4851), Warehousing and storage (4931), Waste Disposal (5622), General medical (6221), and Food services (7223), there is a complete list on their website if you didn't see your NAICS Code in my brief example above. Please see the complete list at:

<https://www.osha.gov/recordkeeping/NAICScodesforelectronicsubmission.html>

Here it is easiest to site the companies that DO NOT have to worry about this submission. The lucky ones who do NOT have to worry about this submission are the following:

Establishments that meet any of the following criteria DO NOT have to submit their information to OSHA's website. Remember, these criteria apply at the establishment level, not to the firm as a whole:

- The establishment's peak employment during the previous calendar year was 19 or fewer, regardless of the establishment's industry.
- The establishment's industry is on the [Non-Mandatory Appendix A to Subpart B - Partially Exempt Industries](#) list regardless of the size of the establishment.

<https://www.osha.gov/recordkeeping/ppt1/RK1exempttable.html>

- The establishment had a peak employment between 20 and 249 employees during the previous calendar year AND the establishment's industry is not on this list. Please see the list at:

IDENTIFY THE PERSON		DESCRIBE THE CASE		
(B) Employee's Name	(C) Job Title (e.g., Welder)	(D) Date of injury or onset of illness (month/day)	(E) Where the event occurred (e.g. Loading dock north end)	Describe injury affected, and c directly injured Second degree from acetylene

<https://www.osha.gov/recordkeeping/NAICScodesforelectronicsubmission.html>

If you are NOT one of the lucky exemptions above, you MUST submit your 300A or 300 (depending on size) to the Injury Tracking Application (ITA) on the OSHA website between January 1, 2025 and March 2, of 2025. Here is the link: <https://www.osha.gov/injuryreporting/>

So please, stop giving your hard-earned profits and earning to MIOSHA for this simple requirement that I'm told by those policyholders who do it, about 5 minutes of their time. If you have any further questions, please contact your Loss Control Consultant, they will be happy to assist you.

MEET THE STAFF



Sean Heinonen

We would like to introduce you to Sean Heinonen who has recently joined MTMIC as a Loss Control Consultant. Sean received a Bachelor of Arts degree in Criminal Justice and Sociology from the University of Michigan-Flint and has a background that includes workers' compensation claims adjusting, MIOSHA Construction Safety, and multi-line insurance loss control work. Outside of work Sean enjoys spending time with his wife and 5 children.



Donna Motley

Vice President of Claims

Some Things Never Change

By the time you are reading this, we will be into the New Year – 2025! Employees will be returning to work after spending time with family and loved ones. A new year and hopefully a new start to all things good!

What isn't new in 2025, will be ice and snow resulting in slips and falls. Falling can result in broken bones, concussions, bruised and pulled muscles. As adults, when falling, it is instinct to stick out an arm to try and "break" the fall. What results is a broken bone, dislocated shoulder or torn rotator cuff.

Also, with ice and snow comes slippery roads and motor vehicle accidents. People may be more inclined to celebrate the holidays with alcohol and marijuana. Cooking can even result in an injury – burns or lacerations from cooking and carving that turkey. Lacerations from opening packages or cutting down boxes that held a gift. Included in food related incidents can be allergic reactions or food/alcohol poisoning.

Putting up that tree and outdoor lights, then having to take everything down can easily have us on a ladder – hopefully observing common safety standards. But are we as safety conscious at home as we are at work?

After all the rushing prior to and through the holidays, people are more inclined to be tired or distracted. Carrying all those packages or putting together bikes or toys can result in sprains and strains, lacerations or smashed fingers.

The bottom line to all the possibilities that can occur at home is that you also bring the results of these accidents or incidents into the workplace when you return to work. As an employer, be on the lookout for possible "pre-existing" injuries when a work related injury is reported. Workers' Compensation will always question a Monday morning injury, particularly following a holiday, vacation or reported "sick day". All claims are investigated for reasonableness and causal relationship. If the method in which an injury is alleged to have occurred is not feasible, there is a good chance the claim will be disputed.

Accidents happen at home as well as at work. Your Workers' Compensation carrier has no objection paying for an injury that is truly the result of a work incident. Don't let that home injury turn into a work injury!



MARK YOUR CALENDARS FOR THE

Annual Member Meeting & Luncheon

**Thursday, March 20, 2025
10:30 a.m. to 2:00 p.m.**

**The Italian American Banquet
& Conference Center**



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
Ext. 1014

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

Sean Heinonen

sean.heinonen@mtmic.com

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

Faris Saleem

faris.saleem@mtmic.com
Ext. 1008

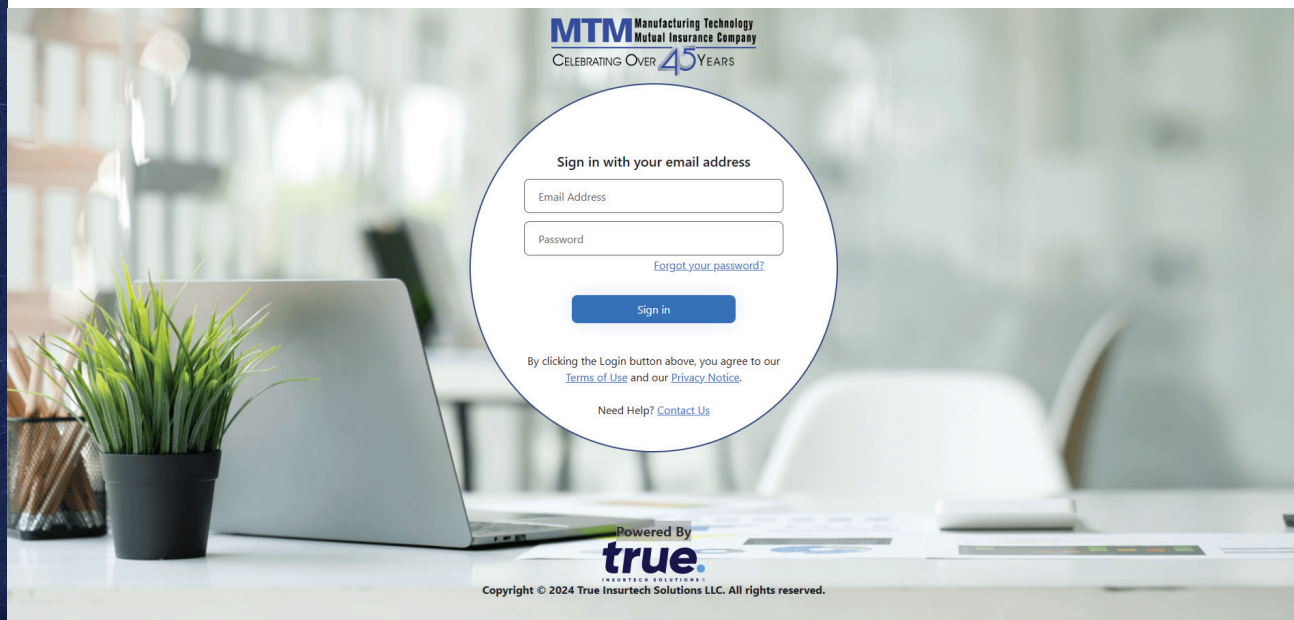
MTM Manufacturing Technology Mutual Insurance Company

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**

Have you tried our new portal?



We launched a new portal October 25th for claims filing, billing information, loss control documents and safety training videos. If you have not received an invite to our new portal please check your spam or junk folders. Otherwise, reach out to us at Sales@mtmic.com and we will get you set up. The old portal will be taken down within the next two weeks.