



RETIREMENT ANNOUNCEMENT

After 40 years of dedicated service to both the MRM Workers' Comp and MRM Property & Liability Trust Programs, John McConaha, our Risk Manager will be retiring effective April 30, 2022.

John has been an integral part of MRM and his contributions and dedication will always be valued and remembered, especially all his stories from over the years! John will be greatly missed.

On behalf of the Trustees and Staff, we would like to wish John the best of luck! This chapter has ended, and the best is yet to come! Enjoy!

DIRECTOR OF PROGRAMS

We are happy to announce that Meghan Graham, a 12-year employee of MRM, will be taking John McConaha's place as Director of Programs effective May 1st. We are excited to have her in her new role and look forward to her success and what she will further bring to the Trusts. Feel free to reach out to Meghan regarding the programs via her email meghan@mrmtrust.com or by phone at 724-934-9797.

\$12.8 MILLION IN DIVIDENDS DECLARED

The Trustees of MRM Workers' Compensation Pooled Trust declared a dividend to its members in the amount of \$9,115,989 and \$3,579,042 for the MRM Property & Liability Trust Programs.

This will push the total to over \$130 million in cumulative dividends paid to the Workers' Comp members from 1996 through 2022. The MRM Property & Liability Self Insured Retention Program is now in its seventeenth year with PLT members receiving cumulative dividends of over \$33 million. This brings the combined dividends paid by both programs to over \$174 million. Thank you to all the members, employees and all who participate in helping to make the programs so successful.

PAYROLL PROJECTIONS

The 2022-23 Payroll Projection Forms will be mailed to all members at the end of April. Please fill them out and return them to the office by May 31st. Also, if you have not already done so, please return the updated contact sheet to Lorie Mertz via her email lorie@mrmtrust.com or via fax 724-934-1608 so that we can update our files.

ANNUAL MEETINGS

This is a reminder that the Annual Meetings of the MRM Workers' Comp Trust and MRM Property & Liability Trust will be held at the Ohio Township Nature Center on Thursday, April 21, 2022. If you plan to attend the meetings, please complete, and return the Alternate and Delegate form that was sent previously. If you do not plan on attending, please fill out the proxy forms and return to Marlene Stone via her email mstone@mrmtrust.com or fax 724-934-1608. If you have any questions, please contact Marlene at 724-934-9797.

AGGRAVATION OF PRE-EXISTING CONDITION AND THE AGING WORKFORCE

It should be of no surprise to any municipal administrator that our work forces are getting older. Meanwhile, the work they do has not gotten that much easier. The intersection of those two facts is leading to a troubling trend – exacerbation of age-related underlying medical conditions caused by work activities.

Not only do we lose muscle mass and flexibility as we age, a 15-20% decrease in strength by age 60 is typical. A worker's balance, vision and hearing may also change with age.

It is important for employers to remember that you hire people "as they are." Also be aware that an "aggravation of pre-existing condition" is considered work-related under PA Workers' Compensation Law. With that in mind, the dilemma of sorting out whether an Injured Worker's symptoms are related to an aggravation vs. pre-existing condition can be extremely difficult, even for doctors.

"Baseline"

As claims professionals, one important question we must keep in mind is whether the employee has returned to ***pre-injury baseline*** level of functioning. Returning to baseline does not mean recovering. Rather, "baseline" refers to the actual level of illness/disease/impairment that the claimant had immediately prior to the incident when they were injured.

If it is shown that the claimant is not "fully recovered," but is back to baseline, the argument can be made that they should be able to return to work, since they were working with the same underlying issue prior to the episode in question.

In that regard, the employer's pre-hire process may actually facilitate the determination as to whether or not an aggravation occurred. One measure employers can take includes conducting pre-employment testing (e.g., fit for duty evaluation). The tests done when hired (e.g., hearing tests) can be invaluable when a claimant or lawyer decides to try to expand the work injury to include other body part(s).

Be sure to consult your Labor Attorney or Solicitor prior to implementing any policies for pre-employment testing.

SPRING TUNE-UP FOR PARKS

With the return of spring and warmer weather parks will soon be the site of baseball games, children's day camp activities and family outings. Park directors are already planning to have staff prepare parks, playgrounds, ballfields and other outdoor venues for the warm-weather season after months of minimal maintenance.

As you begin work on the damage created by winter weather, it is useful to review injury sources and liability concerns common with parks. The most frequent source of injury is swimming pools and the highest average claim cost is associated with ballfield, soccer field or grassy play area injuries.

Municipalities are often challenged to prioritize the pre-season maintenance work that must be completed to prepare park areas for public use. Park maintenance (or whomever is responsible for maintenance), based on knowledge of the local parks, establishes a work schedule to ensure that the parks will be ready for use.

There are many maintenance items that should be addressed early in the spring. The following lists can help you get started. Similar hazard and maintenance lists can be generated for swimming pools, tennis courts, basketball courts, golf courses and other park and recreation operations.

Ballfields, Soccer Fields, Grassy Play Areas

- Worn areas around bases or home plate
- Uneven playing surface on the skinned infield area
- Soil buildup between skinned area and turf area on the ballfield
- Appropriate base pads and anchoring to minimize ankle injury
- Adequacy of buffer zones between playing field and bleachers, dugouts, fences
- Fence posts positioned on outside of fence
- Exposed wire ends on top of chain-link fence
- Field lighting - burned-out lamps, adjustment of light beam direction, irregularities in lighting grid pattern on the field
- Bleacher structural integrity
- Openings in bleacher seating areas (fall hazard)
- Soccer goals anchored
- Drainage
- Depressions or uneven surface in turf areas
- Tripping hazards, sprinkler heads, drainage gates, irrigation valve boxes

Trails, Walkways

- Depressions or uneven surfaces
- Level surface between trail or walkway and adjacent turf area
- Trail directional markings
- Designated-use markings (bike paths, pedestrian-only walkways)
- Lighting adequacy, burned-out bulbs
- Lighting poles positioned out of the way of users
- Structural integrity of bridges or elevated areas
- Protective barriers for falls from bridges or elevated areas

Playground Maintenance Issues

- Adequate depth of impact-absorbing surface under play equipment
- Entrapment hazards
- Entanglement hazards
- Protective barriers for elevated areas
- Sharp edges
- Protrusions or pinch points
- Worn or open S-hooks on swing chains
- Exposed concrete footings
- Hot metal surfaces
- Structural integrity of play equipment

Remember playgrounds and outdoor play equipment offer kids fresh air, and exercise. But it is important to make sure that faulty equipment, improper surfaces, and unsafe behavior do not add up to playground injuries.

Additional information can be found at: [CPSC Public Playground Safety Handbook](#)