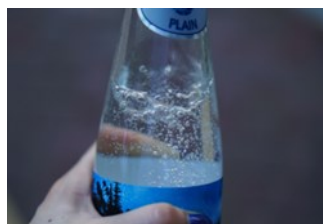


TRUST NOTES



MRM Workers' Comp /MRM Property & Liability Trust



JUNE IS NATIONAL SAFETY MONTH

HYDRATION: IMPORTANT SAFETY TIPS FOR SUMMER SAFETY

With the *dog days of summer* running from July 3 to August 11, we may have a lot of hot summer days ahead. Keeping hydrated is very important, but often an overlooked aspect of staying healthy. What does being well-hydrated mean?

The amount of water you need varies depending on the following:

- Climate
- Clothing worn
- Exercise/activity intensity and duration
- Certain medical conditions, like diabetes and heart disease may also mean you need to drink more water
- Certain medications and caffeine can act as diuretics and cause the body to lose more fluid
- If you sweat heavily, you will need to drink more than people that don't

Contrary to popular belief, thirst is NOT the best indicator that you need to drink more water. Once the thirst mechanism kicks in, you're already dehydrated. The best way to track your hydration levels is to check the color of your urine. Pale and clear urine means you're well hydrated. If it's dark, you need to drink more fluids.

If you are an individual that loses a lot of salt when you sweat (there may be white residue on clothes after a workout, or your sweat may burn if it gets in your eyes) then electrolyte replacement will be an essential part of rehydration. Ways to replenish electrolytes include drinking:

- Coconut water
- Tonic water
- Sports drinks such as Gatorade or Powerade
- Water that has electrolyte powder added

For every pound of weight lost during physical activity, you need to consume one pint of water. Not sweating during vigorous physical activity is a red flag that you're dehydrated and are at risk for developing a heat illness.

Source: Select Medical (selectmedical.com)

FROM THE CLAIMS TEAM:

IMPORTANT REMINDER FOR MANAGERS AND ANYBODY WHO SUBMITS WORKERS' COMPENSATION CLAIMS

We have recently noticed a trend on some claims, which must be addressed. Please note the following:

- 1. First and foremost, if you have an employee who was injured and has an open workers comp claim, the claims adjuster must be contacted *immediately* if/when work status changes in any way.**
2. Pennsylvania has very strict rules and deadlines related to stopping workers' comp wage loss benefits.
3. A form must be issued **within 7 calendar days** of return-to-work, in order to stop payment of wage loss benefits.
4. **If we are not notified within that timeframe, it can result in an overpayment of benefits, impacting your bottom line.**
5. **To clarify, it must be an actual return to work, to have the ability to unilaterally suspend benefits (i.e., not using vacation or sick time).**
6. If you are unsure of the Claims Adjuster for a particular claim, send an email to WC-Claims@mrtrust.com or call (724) 934-9797 (Option #1).
7. Make sure you have the following in place:
 - Assign a backup contact person in the event you are unavailable or out of the office.
 - Ensure that person is trained and aware of the above information.

If you have any additional questions, please contact the Claims Team: WC-Claims@mrtrust.com.

ELECTION OF TRUSTEES

The MRM Property & Liability Trust at their Annual Membership Meeting held on April 11, 2024, unanimously elected the following to a three-year term (2024-2027): Bill Poston representing Harrison Township Water Authority and Kim Steele-Reilly representing the Borough of West View.

The MRM Workers' Compensation Pooled Trust at their Annual Membership Meeting held the same day unanimously elected Rege Synan to a three-year term (2024-2027) representing the Municipality of Murrysville and for a one-year term (2024-2025) Jack Casey of the Town of McCandless.

HEALTHY LIFTING

Amid the hustle and bustle of our everyday lives, it's easy to forget about safe lifting. But before you try lifting dinner out of the oven, bending over to pick up a box or squeezing a TV into the back seat or trunk of your car, consider the following tips to ensure you don't spend time flat on your back!

Get help. The best way to avoid injury is to get help from a machine or another person(s).

Plan the move. Inspect the pathways and destinations to ensure they are clear before you begin the lift.

Keep a wide, balanced base of support. Typically, keeping your feet wider than your shoulders helps distribute weight evenly throughout your lower body, decreasing pressure on your lower back. It also will help you remember the next point.

Bend at the knees; not your waist. Bending at the knees shifts the weight of the object you are lifting from your low back (small postural muscles) to your gluteal (buttock) muscles, quadriceps and hamstrings, which are stronger power muscles.

Tighten your abdomen. The simple maneuver of pulling in or tightening your abdomen activates your body's own natural weight belt. To do this, pull your belly button up and in to the back of your spine but don't hold your breath. Hold this position for the duration of your lift. This braces your low back and will "lock" you into place.

Keep the object as close to your body as you are able during the lifting process. Lifting an object away from your abdomen will exert more pressure on your back.

Keep your head up, your chin in and look straight ahead. This will help you lift with your head and shoulders first.

Now you're ready to lift! Stand straight up and you should feel no increase in pressure go through your low back. You can apply these simple techniques in any situation.

Preventing slips, trips and falls

Slip and fall injuries are the third leading cause of disabling work in the United States and it's not just falling from an elevation. According to the Bureau of Labor Statistics (BLS), more falls occur from the same level than from an elevation. Only over exertion and being struck by objects cause more workplace injuries. Follow these tips to help reduce your risk:

- Keep walkways clear and dry
- Keep work areas well lit
- Keep your eyes on your path
- Wear shoes with adequate ankle support and good traction
- Don't jump, step from elevations

Source: Select Medical (selectmedical.com)

CHAINSAW SAFETY

Each year, approximately 36,000 people are treated in the hospital emergency department for injuries from using chain saws. Don't become part of the statistic:

Head Injuries - 3,418

Upper Body Area - 2,141

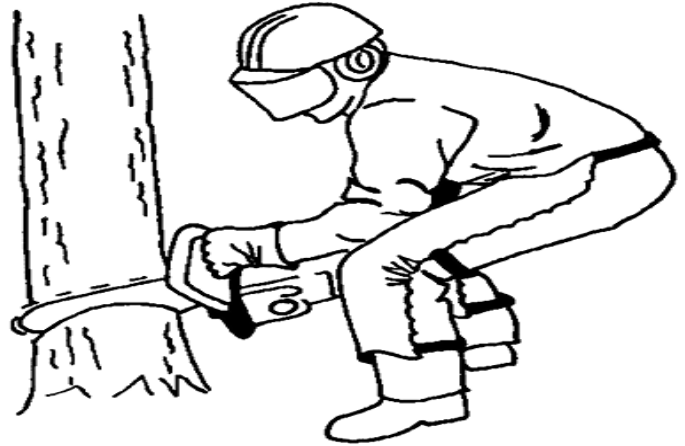
Arm and Hand Area - 17,994

Leg Area - 16,348

Foot Area - 2,885

Safeguards Against Injury

- Wear the appropriate protective equipment, including hard hat, safety glasses, hearing protection, heavy work gloves, cut-resistant legwear (chain saw chaps) that extend from the waist to the top of the foot, and boots which cover the ankle.
- Check around the area where you are cutting for possible hazards like nails or cables, both inside the wood itself, or in debris laying around the tree or limb.
- Always cut at waist level or below to ensure that you maintain secure control over the chain saw.
- Clear the area of cut limbs and wood as you work to allow for safer use of the saw, and to provide an escape path in case of sudden unanticipated movement by trees and limbs.
- Bystanders or coworkers should remain at least 2 tree lengths (at least 150 feet) away from anyone felling a tree and at least 30 feet from anyone operating a chain saw to remove limbs or a fallen tree.
- Complete a Job Safety Analysis prior to completing any work.
- Never stand directly behind the saw while cutting.
- Chain brake should always be engaged whenever the saw is not being used.
- Prevent Kickback. Cut with the lower part of the bar close to the bumper; not on the top near the nose, maintain high saw speed when entering or leaving cut, keep the chain sharp, don't reach above the shoulders to cut.



Starting the Saw

Secure the saw firmly on the ground by placing your foot through the rear handle and hold down with one hand on the top handle. Place the handle between your legs and grip the saw firmly. Use your left hand to hold the front handle. Remember to always face the guide bar away from you, you don't want the chainsaw underneath your groin.



CHAINSAW SAFETY CONTINUED

Five Step Felling Plan

Step 1: Hazards & Height

Look for tree defects, decay, heavy lean, electrical conductors, and anything else that may affect the felling plan. Consider all potential obstacles within the felling site such as people, valuable landscaping, buildings and other structures, pavement, and outdoor furnishings. Assess the strength and direction of the wind. Decide on the best potential felling direction.

Step 2: Side Lean

Assess the side lean of the tree relative to the felling direction. This often determines whether the hinge will hold. Even the very best hinge may not hold up to the heavy side. Side lean also determines the good and bad sides of the tree.

Step 3: Escape Route

Determine and walk the escape route before beginning the felling operation. The escape route should be at a 45-degree angle opposite the felling direction or as close to that as possible. Be sure your escape route is clear of obstacles and hazards before beginning.

Step 4: Hinge Plan

The face notch and hinge are critical in directing and maintaining control throughout the felling operation. The face notch is the hinge opening. Plan the size of the opening and the depth and placement of the face notch.

Step 5: Back Cut Plan

The back cut is crucial to the well-cut, best functioning hinge. Forward or back lean may determine what kind of back cut you will use. The degree of forward or back lean will determine the use of wedges, whether a pull rope will be used and how much power may be required to pull the tree's mass over the hinge. Remember not to cut into the predetermined hinge when making the back cut, as this can result in the immediate loss of control. Always finish the felling cut from the good side of the tree and move into the escape route as soon as the tree begins to fall.

Tyler Lukart, Optimus Risk Services

BREATHE EASY: PROTECTION AGAINST THE RISK OF MOLD, INDOOR AIR QUALITY

Ninety-nine percent (99%) of the world's population lives in places where air quality levels exceed World Health Organization (WHO) limits for pollutants, with 7 million deaths per year linked to exposure to outdoor air pollution. Although those numbers are staggering, it may surprise you to learn that indoor air pollution and indoor air quality can be deadly, too.

The United States Environmental Protection Agency (EPA) finds that human exposure to indoor pollutants such as smoke, fuels, and mold is two to five times higher than outdoor exposure levels. As of 2019, WHO reports that 2.31 million deaths per year are linked to exposure to indoor air pollution and that it's also a risk factor for people with heart disease, pneumonia, stroke, diabetes, and lung cancer.

The costs of indoor air pollution are equally astonishing: It's estimated that \$22.4 billion is spent annually in the United States on illness due to mold exposure, according to an article published in the Journal of Environmental and Public Health. It's clear that mold and indoor air quality are significant health risks in many places where we live, sleep, and plays particularly in habitational buildings such as apartments, condominiums, and low-income housing/homes. However, they are also a source of big financial liability and risk.

Understanding the Risk of Mold, Indoor Air Quality, and Habitational Property Liability - When mold is present where we live, it not only causes damage to our health but also to our surroundings. Mold removal and medical treatment are necessary to assure a safe residence, promote good health, and reduce the financial risk of litigation.

What is Mold?

Mold is a naturally-occurring fungus that can be found almost everywhere. There are around 10,000 species of mold, although some believe there are three times as many. Invisible to the naked eye, mold floats through outdoor and indoor air and easily infiltrates buildings. Mold needs only moisture and something to "eat" (building content or materials such as wood, paper, carpet, foods, drywall, furniture, etc.) to spread and colonize.

Molds have a variety of forms, textures, and colors and may look like discoloration or a stain on the surface. They may also take on a fuzzy or rough appearance, depending on the location.

What Kinds of Mold Liability Insurance Claims Are There?

Mold is a significant concern when discussing habitational indoor air quality exposures and risks. Insurers have seen an increase in frequency and severity of claims from mold exposures from both owners and tenants of habitational properties. These claims include bodily injury, property damage, remediation (cleanup costs), legal expenses, and defense costs. Here are two large claims examples:

Mold Liability: \$1.25+ million

BREATH EASY CONTINUED

Tenants of an apartment complex alleged that mold exposure impaired their ability to function. Bodily injury claims included headaches, inability to concentrate, and difficulty breathing. The tenant filed a lawsuit. Defense costs were more than \$1 million, and the settlement costs were more than \$250,000.

- **Mold Liability: \$10 million**
Due to mold exposure in a family's apartment, a child suffered an asthma attack and could not breathe. The child was left with brain injuries due to a lack of oxygen. The apartment had a severe mold infestation that the property manager ignored despite months of complaints. The family sued the owner due to the child's bodily injury. The suit settled for \$9 million, and more than \$1 million was incurred in legal expenses.

What Kinds of Mold Insurance Exposures Are There? Mold insurance coverage can help property owners mitigate their exposures to mold. Claims and loss can arise from a variety of sources (such as those noted above) through these liability routes, all with associated legal expenses and defenses for investigation of allegations to prove negligence or fault on behalf of the accused party:

- **Remediation (cleanup costs):** Mold can easily spread to entire buildings through heating, ventilation, and air conditioning (HVAC) systems. It often hides behind drywall or above ceilings due to long-term leaks or unnoticed water exposure. Remediation often requires costly professional services that meet governmental guidelines for certification (i.e. certified industrial hygienists) to ensure proper and complete remediation.
- **Bodily Injury:** Mold exposures can cause or exacerbate allergic reactions, asthma, or other respiratory complaints. These can also include irritation of the eyes, skin, nose, throat, and lungs, manifesting as hay fever-like symptoms such as sneezing, runny nose, red eyes, and skin rashes. When mold is present in areas where people sleep, live, eat, and play, the effects of mold exposure on a daily and aggregated basis can cause severe bodily injury (especially in sensitive populations such as the elderly and young children).
- **Property Damage:** Mold may settle onto a variety of building materials and content and gradually destroy the things upon which they grow. Once mold has affected the item (such as furnishing or drywall), often the only remedy is to completely remove the mold-contaminated surfaces. This can result in significant costs for the replacement of property that was damaged.

In each of these exposures, mold insurance coverage and other risk management protocols and procedures for inhibiting mold growth can assist owners and operators of habitational properties in managing their mold liabilities.

Breathe Easy With These Mold Risk Management Measures

Controlling moisture is the best way to control mold growth. Make sure to:

- Fix all water problems or leaks immediately by properly cleaning and drying building materials and furnishings within 24-48 hours to prevent mold growth.
- Reduce indoor humidity with proper venting outside of bathrooms, dryers, and other moisture-generating sources, along with the use of air conditioners and dehumidifiers.

Also, make sure to have the right mold insurance coverage in place. Philadelphia Insurance Companies' suite of environmental coverages is Rated (A++ XV) Superior by AM Best. Plus, PHLY has top-rated customer service and experienced underwriters and claims professionals who understand mold liability.

Jamie Langes, VP & Environmental Underwriting Officer for Philadelphia Insurance Co.

We hope you have enjoyed this edition of Trust Notes! It is our pleasure doing business with you. Always feel free to reach out to our team with any questions.

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