

# TRUST NOTES

MRM Workers' Comp /  
MRM Property & Liability Trust



## EXCITING DIVIDEND ANNOUNCEMENT!

We are pleased to share some important news with our Workers' Compensation and Property & Liability Program members. As part of our ongoing commitment to providing exceptional value and support, we will be returning dividends to our members at the beginning of April. The MRM Trust Board of Trustees has declared a dividend of over *\$6.9 million*

for our eligible workers' compensation members, while the PLT Board of Trustees has declared a dividend of over *\$3.6 million* for our property and liability members. This results in a combined total dividend of just over *\$10.5 million for 2025*.



This marks a significant milestone since the inception of our Programs, with over four hundred members benefiting from our collective efforts. Since MRM began over 43 years ago, we have returned more than *\$200 million* to our members in dividends. This achievement reflects our commitment to a self-insured pooled trust system, which enables us to share the risks among our members and distribute surplus in the form of dividends while maintaining stable rates.

We would like to take this opportunity to express our gratitude to all our members for their trust and participation in our programs.

## 2023-24 PROGRAM YEAR AUDIT UPDATES

Optimus Risk Services has completed the Premium Payroll Audits for all members for the 2023-24 Program Year. Please note that this is a requirement not only of the Trust but also of the Department of Labor & Industry, as well as our reinsurer Safety National. We appreciate your cooperation with Tyler Lukart and his team in completing these audits in a timely manner.

## UPCOMING 2025-26 PROGRAM YEAR WORKERS' COMP PAYROLL PROJECTIONS

We will begin the rate-making process for the 2025-26PY with our Actuary, Milliman, at the start of June. To facilitate this process, we will need projected payrolls from all our members for the upcoming program year (October 1, 2025 – September 30, 2026).

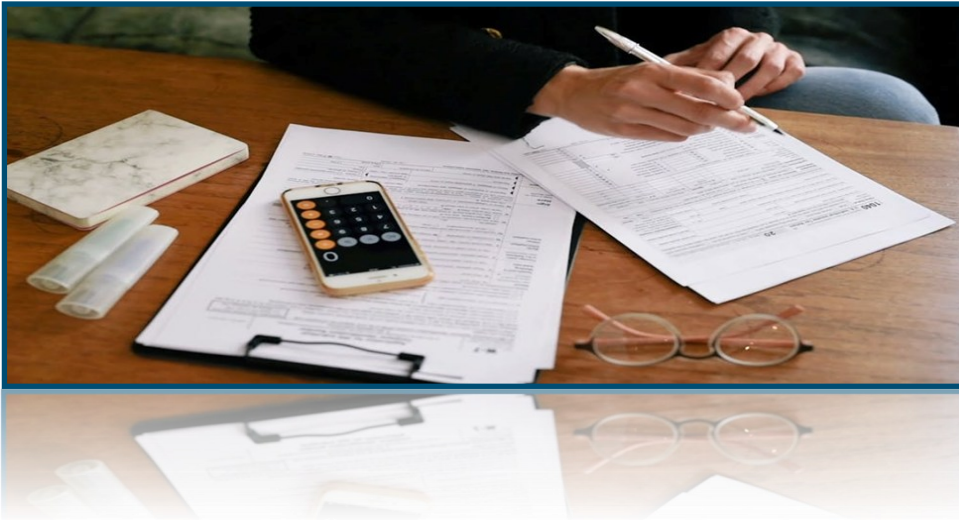
The 2025-26 Payroll Projection forms will be sent to all members on May 1<sup>st</sup>. Please complete the form and return it to the office by May 31<sup>st</sup>. Additionally, if you have not yet done so, please return any updated contact sheets to our office so that we can update our files.

## FROM THE CLAIMS TEAM

### TAX REMINDER

It's that time of year again – tax season! We wanted to remind everyone that Workers' Compensation benefits are **not reportable for tax purposes**. All benefits paid under PA Workers' Comp are 100% tax-free on all levels. Injured Workers who received wage loss payments will **not** receive W-2

forms or any other tax statements from MRM.



### EMPLOYEE TERMINATION DURING AN OPEN WORKERS' COMP CLAIM

We have observed an increase in the number of employees being terminated while having a current, open workers' comp claim. ***It is important to highlight that such actions can significantly affect MRM's ability to resolve these claims, which in turn impacts your rates and dividends.***

If you are considering severing an employee who has an open workers' comp claim, we strongly advise you to contact our office to discuss the potential implications and to coordinate timing as it relates to the injury/claim. We strongly advise that you contact us **prior** to taking any action, so we can work together to come up with a resolution for all parties. Please contact Meghan Graham, Director of Programs, at (724) 719-2579 or [meghan@mrmtrust.com](mailto:meghan@mrmtrust.com) if you have any questions or need further guidance.

# OSHA “Quick Cards”

## CHIPPER MACHINE SAFETY

Chipper machines cut tree limbs into small chips. Hazards arise when operators get too close to, or make contact with, the chipper. Contact with chipper operating components (blades, discs or knives) may result in amputation or death. Operators may also be injured by material thrown from the machine. To minimize these hazards, use appropriate engineering and work practice controls, including operator training.

### Hazards

- Operators making contact with or being pulled into the chipper.
- Hearing loss.
- Face, eye, head or hand injuries.

### Safe Work Practices

- **Never reach into a chipper while it is operating.**
- Do not wear loose-fitting clothing around a chipper.
- Always follow the manufacturer’s guidelines and safety instructions. Use earplugs, safety glasses, hard hats and gloves.
- Workers should be trained on the safe operation of chipper machines. Always supervise new workers using a chipper to ensure that they work safely and never endanger themselves or others.
- Protect yourself from contacting operating chipper components by guarding the infeed and discharge ports, and preventing the opening of the access covers or doors until the drum or disc completely stops.
- Prevent detached trailer chippers from rolling or sliding on slopes by chocking the trailer wheels.
- Maintain a safe distance (i.e., two tree or log lengths) between chipper operations and other tree work or workers.
- When servicing and/or maintaining chipping equipment (i.e., “unjamming”) use a lockout system to ensure that the equipment is de-energized.



## CHAINSAW SAFETY

Operating a chainsaw can be hazardous. Potential injuries can be minimized by using proper personal protective equipment and safe operating procedures.

### Before Starting a Chainsaw

- Check controls, chain tension, and all bolts and handles to ensure that they are functioning properly and that they are adjusted according to the manufacturer’s instructions.
- Make sure that the chain is always sharp and that the oil tank is full.
- Start the saw on the ground or on another firm support. Drop starting is never allowed. Start the saw at least 10 feet from the fueling area, with the chain’s brake engaged.

### Fueling a Chainsaw

- Use approved containers for transporting fuel to the saw.

## “CHAINSAW SAFETY” Continued:

- Dispense fuel at least 10 feet away from any sources of ignition when performing construction activities. No smoking during fueling.
- Use a funnel or a flexible hose when pouring fuel into the saw.
- Never attempt to fuel a running or HOT saw.

### Chainsaw Safety

- Clear away dirt, debris, small tree limbs and rocks from the saw’s chain path. Look for nails, spikes or other metal in the tree before cutting.
- Shut off the saw or engage its chain brake when carrying the saw on rough or uneven terrain.
- Keep your hands on the saw’s handles, and maintain balance while operating the saw.
- Proper personal protective equipment must be worn when operating the saw, which includes hand, foot, leg, eye, face, hearing and head protection.
- Do not wear loose-fitting clothing.
- Be careful that the trunk or tree limbs will not bind against the saw.
- Watch for branches under tension; they may spring out when cut.
- Gasoline-powered chainsaws must be equipped with a protective device that minimizes chainsaw kickback.
- Be cautious of saw kickback. To avoid kickback, do not saw with the tip. Keep tip guard in place.

SOURCE: Occupational Safety and Health Administration - [www.osha.gov](http://www.osha.gov)

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## 10 COMMON MISTAKES THAT CAUSE WORKPLACE BURN INJURIES

**H**eat, electricity, chemicals, and radiation can cause significant burns, affecting employees in a wide range of industries. As we approach next week’s Burn Awareness Week, safety professionals can benefit from understanding many of the errors that lead to worksite burns.

Burn injuries in the workplace can be particularly catastrophic due to their severity, pain, and recovery time. However, they [are usually preventable](#) with proper equipment maintenance, training, and handling.

“Burn injuries related to open flames or hot liquids are among some of the most well-known work hazards, but electrical and chemical burns must also be addressed,” said Kevin O’Sadnick, Senior Risk Control Manager at Safety National. “Adequate training and well-established safety programs are critical in preventing painful and costly burns.”

## **“WORKPLACE BURN INJURIES” Continued:**

These are some of the most frequent errors that result in workplace burn injuries.

### **1. Mishandling coffee pots, hot water spigots for tea, cooking and open flame areas.**

These commonly used items seem harmless, but the standard workplace coffee maker can reach brewing temperatures between 195 and 205 degrees. While these situations typically result in first-degree burns, a damaged coffee pot can malfunction, resulting in second-degree burns.



### **2. Misuse of corrosive chemicals, such as acids or alkalis.**

These substances can cause chemical burns, often worse than heat burns, due to their ability to penetrate the skin and cause further tissue damage. These chemicals should always be used with protective gear in a well-ventilated area and be clearly labeled, stored, and disposed of properly.

### **3. Neglecting radiation exposures.**

Medical technicians, lab researchers, air crews, construction workers, and industrial operations employees all face potential radiation exposure. X-rays, CT scanners, and radioactive isotopes have various uses in these industries and can result in radiation burns. Even exposure to ultraviolet rays can result in radiation burns, as sunburn is considered the most common type of radiation burn. Sunburn can be prevented through sunscreen, protective clothing, and limited sun exposure. More specific applications, like X-rays, require lead aprons and shielding barriers.

### **4. Inadequate training.**

Proper training should cover handling hazardous materials, operating machinery, and following safety protocols. When burn exposures occur in the workplace, clear procedures should be developed for reporting burn incidents, administering appropriate first aid, and evacuating the area if necessary.

### **5. Poor equipment maintenance.**

When regular hazard assessments are skipped or delayed, even the smallest undetected defect in machinery can cause a major injury. Regular inspection and maintenance can quickly identify if machinery is likely to overheat, malfunction, or potentially spill hot or hazardous materials.

### **6. Lack of warning signs or barriers.**

Color codes, posters, labels, and signs to notify employees of potential hazards are vital for hazard communication and are extremely important to burn prevention. Safety data sheets (SDS) should be kept onsite and include handling instructions, accidental release measures, first aid, and fire-fighting measures.

## **“WORKPLACE BURN INJURIES” Continued:**

### **7. Unattended spills or leaks of hot liquid.**

Slips, trips, and falls are still the most common type of workplace injury, and when hot, hazardous liquids are added to the equation, a severe burn can also result. Equipping and training employees, paired with reinforcing housekeeping practices, can reduce premise hazards. It is recommended that someone remains at the site of a spill, monitoring and ensuring that it is cleaned up within minutes.

### **8. To follow lockout/tagout (LOTO) procedures.**

LOTO protocol prevents equipment from unexpectedly powering on or releasing stored energy. Often, hidden energy sources are present after the main energy source has been disconnected from the equipment. Controls to eliminate or reduce the risk of these energy sources are required to properly de-energize machinery. A policy that ensures proper de-energization can help eliminate arc flash exposures, especially during regular maintenance.

### **9. Misjudging situational awareness.**

Working around dangerous materials that are in close proximity, like overhead power lines, requires maintaining appropriate safe distances. This includes being present, actively observing your surroundings, avoiding distractions and focusing on what is happening around you. On an active worksite, it can be the difference between a near miss and a fatality.

### **10. Lack of personal protective equipment (PPE).**

Flame-resistant gloves, clothing, or face shields can prevent burn exposure. For those handling radiation-emitting materials or machinery, PPE may include leaded gloves, lead aprons, and thyroid shields. A fire watch should be utilized with an appropriate fire extinguisher nearby during hot work operations.

SOURCE: Carrier Chronicles - A Safety National News Source



## UPCOMING CONFERENCES IN HERSHEY

If you plan on attending either the PSATS Annual Conference in May or PSAB in June, MRM and HUB will be at both!

Stop by our booth in the exhibit hall to say hello and enter to win the giveaway prize.

Details for each conference are as follows:

### PSATS

- Sunday, 5/4/25 through Tuesday, 5/6/25
- Booth #106
- From HUB – Mary Curran and Bethany Dressler

### PSAB

- Sunday, 6/1/25 through Monday, 6/2/25
- Booth #1!
- From HUB – Nancy Buszinski

*Hope to see you there!*



## MANAGING NOISE EXPOSURE AND PREVENTING HEARING LOSS IN THE WORKPLACE

We have observed a rise in hearing loss claims over the past year. As an employer, it is important to prioritize the health and safety of every employee within the organization. Among the various hazards employees encounter during the workday, noise exposure is a significant risk that requires proactive management.

Strategies to mitigate exposure to loud noises can be implemented by following the hierarchy of hazard controls, which include elimination, substitution, engineering controls, administrative measures, and the use of personal protective equipment.

MRM Trust strongly encourages all members to adopt and implement the following policies, procedures, and training activities as part of your loss control and prevention program going forward:

- Hearing Conservation/PPE Policy
- Audiometric Testing
- Noise Dosimetry/Sound Level Testing
- Employee Training

Please contact MRM's Loss Control Consultant, Tyler Lukart at [tlukart@optimusrisk.com](mailto:tlukart@optimusrisk.com) for further information and guidance.

## Safety Talk: Hearing Protection

Exposure to loud environments can cause irreversible damage to the ears resulting in hearing loss. Wearing hearing protection can help limit exposure in such environments, which may save your hearing!

### How to Wear Ear Plugs

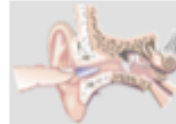
Believe it or not, there is a certain way that ear plugs must be inserted into the ear to be effective. Follow these steps when putting your ear plugs in.



**1- Roll** the ear plug up into a small, thin "snake" with your fingers. You can use both hands.



**2- Pull** the top of your ear up and back with your opposite hand and straighten out your ear canal. The rolled-up ear plug should slide right in.



**3- Hold** the ear plug with your finger. Count to 20 sec. while waiting for the ear plug to expand and fill the ear canal. Your voice will sound muffled when you have a good seal.

### ROLL, PULL, and HOLD

### Noise Reduction Ratings

So, you have put hearing protection on... you are protected right? Not entirely. Noise Reduction Rating (NRR) is a unit of measurement used to determine the effectiveness of hearing protection devices. Each device will be assigned an NRR (look at the package).

Example: You are exposed to **97** decibels (dBA) over 8 hours.

8-Hr TWA =	97 dBA
NRR of hearing protection device =	27 dB
Subtract 7 from the NRR =	$27 - 7 = 20$ dB
Divide by 2 =	$20 / 2 = 10$ dB
Subtract from original exposure =	$97 \text{ dBA} - 10 \text{ dB} = 87 \text{ dB}$ ← <u>Your exposure with protection on.</u>

*Calculating your exposure after putting hearing protection on will always look like this. Take the NRR on the package, subtract 7 from it, divide it by 2, and then subtract that number from the number of decibels that you are exposed to.*

### Care & Fit

- Always keep hearing protection in a clean and sanitary condition, do not share ear plugs!!
- Many ear plugs are meant for one-time use, make sure disposable plugs are not being re-used.
- Everybody has different ears; the employer must provide multiple types of hearing protection so that each employee has the right fit and protection. Try purchasing a few different types of plugs.



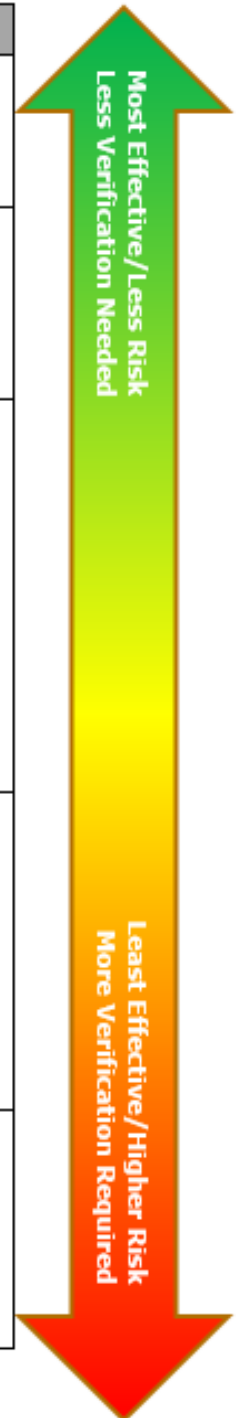


## Safety Talk: HIERARCHY OF CONTROLS

Hierarchy of hazard control is a system used in industry to minimize or eliminate exposure to hazards.

**HIERARCHY OF CONTROLS:** THE RANKING OF CONTROL TYPES BASED ON THEIR EFFECTIVENESS.

CONTROL TYPE	EXAMPLES OF CONTROLS
<b>1) Elimination</b>	<p>Ideal solution and most effective.</p> <ul style="list-style-type: none"> <li>Design to eliminate hazards, such as falls, hazardous materials, noise, confined spaces, and manual material handling</li> </ul>
<b>2) Substitution</b>	<p>Replace the hazard with a solution that presents lower and more acceptable risk.</p> <ul style="list-style-type: none"> <li>Substitute for less hazardous material</li> <li>Reduce energy. For example, lower speed, force, amperage, pressure, temperature, noise, etc.</li> </ul>
<b>3) Engineering Controls</b>	<p>Any physical means of controlling hazards, such as through equipment/process design or redesign, environmental systems, or process modification.</p> <ul style="list-style-type: none"> <li>Ventilation systems</li> <li>Machine guarding</li> <li>Sound enclosures</li> <li>Circuit breakers</li> <li>Platforms and guard railings</li> <li>Light curtain/Photo eyes</li> <li>Lift tables, conveyors and balancers</li> </ul>
<b>4) Administrative Controls</b>	<p>Reduction of exposure to risk using procedures or instruction. Dependent on appropriate human behavior to work adequately.</p> <ul style="list-style-type: none"> <li>Warnings: Signs, backup alarms, horns, labels</li> <li>Procedures: safe job procedures, rotation of workers, safety equipment inspections, changing work schedule</li> <li>Training: hazard communication training, confined space entry</li> </ul>
<b>5) Personal Protective Equipment</b>	<p>Lowest in the hierarchy of control strategies. Worn by people as a final barrier between themselves and the hazard. Success dependent on PPE being chosen, worn, used and maintained correctly and in good condition.</p> <ul style="list-style-type: none"> <li>Safety glasses, hearing protection, face shields, safety harness/self-retracting lanyard, gloves, respirators, etc.</li> </ul>



***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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