

# TRUST NOTES



## MRM Workers' Comp /MRM Property & Liability Trust

### 2025-2026 PY WORKERS' COMP RATES

The Trust's Actuary, Milliman, has calculated the new rates effective October 1, 2025. Instead of implementing a uniform 4.6% decrease across the board, we believe it is more equitable to adjust the rate changes based on the loss experience of each individual class. Please refer to the table below for specific rates.

Also, please keep in mind that your premium contribution may be impacted by changes in your payroll, experience modifier, losses and rates.

CLASS CODE	RATE CHANGE
980 Cities & Towns	-4.1%
985P Police	-3.9%
985F Paid Fire	-9.5%
951 Inspectors	-12.5%
953 Clerical	-7.1%
753 Waterworks	-7.3%
807 Paid EMT's	-1.3%
993 Volunteer EMT's	-7.8%
906 Volunteer EMT Support	+4.2%
890 Public Library	-15.1%
944 Club	+0.9%
969 Outdoor Amusement	-6.5%
862 Recycling	-4.3%
<b>Weighted (by Premium) Manual Rate Change</b>	<b>-4.6%</b>



### **IT'S THAT TIME OF YEAR AGAIN! Premium Payroll Audit Reminder**

Tyler Lukart and his team at Optimus Risk Services will begin conducting the 2024-25 Premium Payroll Audits in October on behalf of MRM Trust. They will be reaching out to each member to provide their payroll reports and UC-2 quarterly reports for the period of October 1, 2024, through September 30, 2025.

## CLAIMS CORNER

### ♦ Recent trends and observations with new claims submissions:

- We have noticed that some claims forms are being submitted with outdated or incorrect information (e.g. Date of Injury). It is very important that information is accurate and complete for reporting claim data to the state. *Please proofread confirming that the information listed on the claim form is accurate and up-to-date before submitting it to us.*
- At the top of the Employer's Report of Occupational Injury (LIBC-344), under employee information, make sure the employee's address is entered – **NOT** the employer's address, or their department address.

### ♦ **Act 121**, which pertains to **Post Traumatic Stress Injury (PTSI)** and first responders, goes into effect **October 29, 2025**.

MRM held a webinar in June, which included recommendations for municipalities to prepare for this new law. For instance, it is important to have a modified duty (i.e., "administrative duty") program in place. Please contact us if you have any questions, if you would like a copy of the Act, or if you need copies of the slide deck from the June webinar, at [WC-Claims@MRMTrust.com](mailto:WC-Claims@MRMTrust.com).

### ♦ **CHANGES TO PANELS:**

Starting this November, MRM will no longer use Reli (a.k.a. WorkWell) as our panel vendor. Please keep an eye on your inbox in the near future for an email blast from the Claims Team that will include details about this upcoming change.



### **ATTENTION: Members of the MRM Property & Liability Trust**

On Friday, September 26th at 11 a.m., we will be hosting the next webinar, along with Devon Ferris, Esquire from Dickie, McCamey & Chilcote, P.S.

September's topic will address Pennsylvania's Political Subdivision Tort Claims Act.

***Keep an eye on your inbox for more details!***



## **PREVENTING THIRD-PARTY SLIP AND FALL ACCIDENTS**

**Preventing slip and fall accidents is crucial for maintaining a safe and professional business environment. Prioritizing proactive measures can help businesses reduce liability risks while ensuring customer and visitor safety.**

Slip and fall accidents are among the most common causes of liability claims against businesses. Whether it is a customer, vendor, or visitor, a third-party slip-and-fall injury on your premises can lead to costly lawsuits, reputational damage, and even business closure in severe cases. Implementing proactive safety measures can help prevent these incidents, ensuring a safer environment and reducing liability risks.

“Any business setting can have a third-party slip and fall accident, including retail stores, restaurants, offices, or industrial facilities,” said Vik Ramaswamy, Risk Control Director – National Liability and Complex Risk Leader at Safety National. “Early identification and mitigation of risks like wet floors, uneven surfaces, poor lighting, clutter, and weather-related hazards can prevent a costly premise liability claim.”

Here, we outline some of the best practices for preventing slip, trip, and fall incidents.

### **1. Maintain Clean and Dry Floors**

- Regularly inspect floors for spills, leaks, and wet areas, cleaning them immediately.
- Use plenty of wet floor signs in and within the vicinity of areas that have been recently cleaned or where spills occur frequently.
- Place absorbent mats at entrances to reduce moisture tracked in by customers/visitors.

### **2. Repair Flooring and Walkways**

- Inspect and repair cracked pavement, loose tiles, or uneven flooring.
- Use anti-slip coatings on high-risk surfaces, such as kitchen floors and walkways.
- Secure loose rugs or mats to prevent tripping hazards.

### **3. Improve Lighting and Visibility**

- Ensure adequate lighting in hallways, stairwells, parking lots, and other high-traffic areas.
- Use motion-activated lighting in areas that may be darker at certain times of the day.
- Regularly inspect and replace burnt-out bulbs to maintain proper visibility.

### **4. Keep Walkways Clear and Organized**

- Remove obstructions such as loose wires, boxes, or misplaced equipment.
- Secure extension cords along walls or use cord covers when running across walkways.
- Establish a routine for decluttering high-traffic areas to prevent tripping hazards.

## **CONTINUED - "PREVENTING THIRD-PARTY SLIP AND FALL ACCIDENTS"**

### **5. Prepare for Weather-Related Risks**

- Install non-slip entry mats to absorb moisture from rain or snow.
- Use ice melt and sand in parking lots and sidewalks during icy conditions.
- Designate staff to monitor and clear entryways of snow, water, and debris.

### **6. Train Employees on Safety Awareness**

- Educate staff on identifying hazards and reporting them promptly.
- Assign team members to conduct daily safety inspections.
- Encourage a proactive approach where all employees take responsibility for a hazard-free environment.

### **7. Implement a Slip and Fall Response Plan**

Even with preventive measures, accidents may still occur. A well-documented response plan ensures proper handling:

- Maintain a current log of floor sweeps and scans for hazards.
- Immediately respond to reports of hazards or risks of potential harm.
- Immediately assist injured parties.
- Document the incident with photos, witness statements, and a written report.
- Preserve video evidence.
- Notify management and legal counsel to assess potential liability.
- Review safety procedures and make improvements to prevent future accidents.
- Have legal counsel review contracts for hired services intended to maintain safe premises.

*SOURCE: CARRIER CHRONICLES (Safety National)*



## **SECONDS AFTER IMPACT: RESPONDING TO A COMPANY VEHICLE CRASH**

**A well-structured crash response plan helps companies manage incidents effectively while protecting employees and assets. We review critical procedures to include and how to best support employees in these incidents.**

Vehicle crashes involving company-owned vehicles or employees on duty can have significant consequences, including legal liability, financial losses, and reputational damage. A well-defined crash response plan can help protect employees, minimize risks, and ensure compliance with legal and insurance requirements.

## CONTINUED - "SECONDS AFTER IMPACT"



"An employee can be left vulnerable following an accident, feeling panicked and unsure of what to do next," said Vik Ramaswamy, Risk Control Director – National Liability and Complex Risk Leader at Safety National. "When an organization has outlined and communicated a definitive crash response plan with employees, it can alleviate that burden of the unknown for the involved employee, while protecting the company in the process."

Here are a few best practices for effectively handling a crash involving a company vehicle:

### **1. Prioritize Safety First**

The immediate priority after a crash is ensuring the safety of employees and others involved in the accident. Move the vehicles out of traffic when possible. If the vehicles cannot be driven to a safe place, then it is critical that employees wait in a safe place until emergency personnel arrive on the scene. For supervisors responding to notice of a crash, the first step should always be to call 911, if someone has not already. This allows first responders to document injuries and crash circumstances while prioritizing care.

### **2. Follow Proper Documentation Procedures**

Accurate documentation is crucial for insurance claims, legal protection, and internal investigations. The incident should be reported immediately to a fleet manager, risk manager, and any other designated contacts within the company. As is the case with any accident, names, phone numbers, and insurance details should be exchanged between all parties. Photos and videos should also be taken to capture damage, vehicle positions, road conditions, and any relevant signage. If bystanders witnessed the crash, their statements can be valuable.



## **CONTINUED - “SECONDS AFTER IMPACT”**

### **3. State the Facts**

Employees should remain calm and professional and avoid making statements assigning fault or implying liability. Simply state the facts as to what happened and allow the police to fully investigate the accident. Even apologizing can be interpreted as an admission of guilt. Employees should provide objective information without speculation. Discussions should be limited to police, insurance representatives, and company officials.

### **4. Notify the Company and Insurance Carrier**

A structured reporting process contributes to quick response and claim processing. After safety and care have been prioritized, employees should inform their supervisor or fleet manager of the accident as soon as possible and complete a crash response form. This form can help provide notice to the insurance provider, allowing for a smoother claims process and legal compliance.

### **5. Conduct a Post-Crash Investigation**

Crash investigations can help companies understand what happened and implement corrective actions. When available, video evidence via a dashcam or other device can clarify the sequence of events and preserve critical crash data. Contributing factors like weather, road conditions, driver behavior, and vehicle conditions might be considered in the analysis. If driver error is a factor, additional training may be necessary.

### **6. Provide Employee Support**

A crash can be a stressful experience, and it can drastically impact an employee's well-being. Ensure employees receive necessary medical attention and emotional support. If necessary, provide legal assistance to employees involved in the crash. If injuries are involved, coordinate with human resources on the injured worker's work status and recovery time.

*SOURCE: CARRIER CHRONICLES (Safety National)*







On November 2nd, most of those in the United States will turn their clocks back one hour for the end of Daylight-Saving Time. Most of us think: “Fantastic! I get another hour of sleep”; and yes, you will. However, there is a huge difference between the “society clock” and the “biological clock” we all work from. During such time changes there is statistically an increase in safety incidents.

### ISSUES AND TIPS FOR THE END OF DAYLIGHT-SAVING

With the end of daylight saving time comes an increase of darkness around the time of rush hour, when traffic is at a peak, and many are making our way home from work. Drivers aren’t used to the decreased visibility - nor are pedestrians, who might take chances crossing roads when they shouldn’t. Pedestrians walking around at dusk are nearly three times more likely to be struck and killed by cars in the days following the end of daylight-saving time than just before the time change. A study spanning seven years of nationwide traffic fatalities was conducted at Carnegie Mellon University, calculating the risk per mile walked for pedestrians. The study found that the per-mile risk jumps **186%** from October to November.

The National Road Safety Foundation (NRSF) has done studies proving that auto accidents increase after the clocks fall back an hour. Besides the lack of visibility, the NRSF notes that commuting in the dark can also make drivers drowsier than usual. According to some health studies, changes in waking time coupled with the earlier onset of darkness throws off our internal clocks. This increases driving risks, primarily because in our 24/7 society, we have a fundamental problem of already being sleep deprived.

The end of daylight-saving time can leave many feeling fatigued, which can pose safety risks both at home and in the workplace. Some things to keep in mind when switching back to standard time are:

**FATIGUE** -- Studies suggest that it takes people working traditional hours several days to fully re-adjust their sleep schedule after the time change. While it may seem a welcome gift to get an extra hour of sleep as opposed to losing an hour in the spring, there is a physiological consequence to changing our clocks. Don’t be surprised if you feel a bit sluggish during the first week or so.

**ACCIDENTS** -- Evidence suggests that time changes increase safety problems both at work and at home. Just being aware of the increased risk of accidents in the period immediately following the time change may help you stay alert. Try to avoid building up a sleep debt in the days before the change.

Check and replace the batteries in your smoke and carbon monoxide (CO) alarms. Ensure they are working properly and replace the batteries. As the cold sets in and many start up their gas-fired furnaces, fireplaces, portable unit heaters and the like for the first time, carbon monoxide poisoning risks increase dramatically during this time of year. Replace any smoke alarm unit that is older than 10 years. Replace any CO alarm unit that is older than 5 years.

Check to see if your fire extinguishers need recharging. Check the small gauge at the top of the extinguisher. If the needle in that gauge is in the green, chances are, the extinguisher is okay. If it is in the red, you need to have the extinguisher recharged.

**N**ow that fall has arrived, it's time to shift gears on driving safety. It's easy to think of autumn as a gentle time, benign for drivers — easy, but very wrong. Fall brings its own set of hazards that can result in damage or injury if you're inattentive when behind the wheel.



### EIGHT AREAS REQUIRING SPECIAL ATTENTION DURING THE FALL SEASON

#### **1. DARKNESS**

"When Daylight Saving Time ends, many people will find themselves spending more time driving in the dark," the National Safety Council warns. "Depth perception, color recognition and peripheral vision can be compromised in the dark, and the glare of headlights from an oncoming vehicle can temporarily blind a driver."

Though just 25% of our driving is at night, 50% of traffic deaths occur then, according to the council, a nonprofit founded in 1913 to reduce preventable deaths.

A 50-year-old driver might need twice as much light to see as well as a 30-year-old, the safety council says. And at 60 and older, we generally see road signs less clearly, have more trouble judging speed and distance, and are bothered more when headlights glare, according to the American Optometric Association.

#### **2. CRITTERS**

You're 3.5 times as likely to hit an animal, especially a deer, in November as at any other time of the year, the Insurance Institute for Highway Safety says. Deer are likely to be mating in November, and that's why you see more of them.

West Virginia, Montana, Pennsylvania, South Dakota and Iowa had the highest proportion of collision claims with animals between July 1, 2018, and June 30, 2019, according to the institute and State Farm Insurance. An adult deer, the smallest of several breeds of hoofed mammals, can weigh 300 pounds or more, so that's like hitting two adult men. About 1 of every 100 drivers will hit a deer during the driver's life behind the wheel, animal-rights group PETA says.

#### **3. LEAVES**

As the foliage falls and winds blow, leaves litter the road. They can cause motorists to park farther from the curb to accommodate piles, create puddles as they block drainage, hide potholes and pavement markings, prompt bicyclists to stray from their designated lanes and turn into a slick mess when they coat the road during rain. That's because wet leaves create a mat that reduces traction no matter how new your tires are.

Then come the leaf peepers! You're familiar with these tourists if you live in some areas of the country, but even locals can be prone to slowing down if an especially beautiful display of color catches their eyes. With both leaf peepers and fallen foliage, make sure you have plenty of stopping distance to avoid a rear-ender.



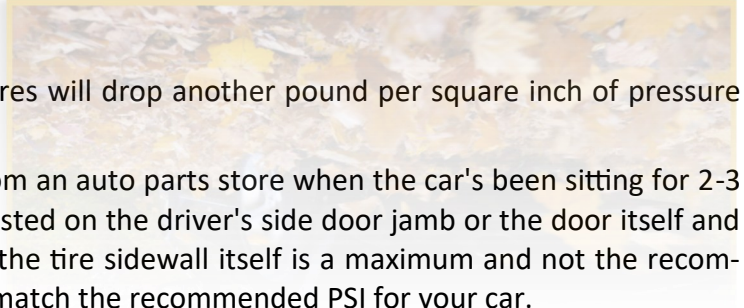
## CONTINUED - "FALL DRIVING SAFETY"

### 4. TIRES

Tires perform better on rainy surfaces if they have enough tread. And they stop faster and steer better on dry ones. Also, proper tire pressure helps keep you rolling smoothly and safely. Expect your tires to drop at least 1 pound per square inch (PSI) of pressure each month, no matter the weather.

When the air cools in the fall, that accelerates. Tires will drop another pound per square inch of pressure for every 10 degrees of temperature drop.

Check tire pressure with a good handheld gauge from an auto parts store when the car's been sitting for 2-3 hours. Correct pressure will be noted on a decal pasted on the driver's side door jamb or the door itself and in the owner's manual. The pressure inscribed on the tire sidewall itself is a maximum and not the recommended inflation — though it might coincidentally match the recommended PSI for your car.



### 5. DAMPNESS

We think of big puddles as dangerous — and they are — because front wheels can float and you can lose steering. That's called hydroplaning. But even before the puddles accumulate, rain can pool on the dust, grime and oil that are on all roads and make the pavement slick. That's especially true if your area hasn't had rain in a while. Slowing your speed helps. If you're on a busy road, you can drive in the tracks of cars ahead of you where the road is driest.

### 6. GLARE

The blinding distraction of sun glare waxes as summer wanes.

Sounds wrong, but it's logical because the sun moves closer to the horizon. That points it straight into your eyes and makes it more likely to reflect at low angles off buildings, other cars and windows.

Have your sunglasses handy. Don't look directly into the lights of oncoming traffic when you drive at night. And keep your windshield clear, so dirt streaks don't contribute to the glare.

### 7. FOG AND FROST

Those harbingers of winter are fall hazards in some areas.

Otherwise refreshing chilly autumn mornings can trigger fog, reducing your vision and distance perception. This is when you're supposed to use those fog lights that many cars have. They shine wide, low beams along the road and onto the edges of a street, which also is helpful for critter spotting. Don't use them instead of your regular headlights but rather in addition to low-beam headlights.

Don't click on your high beams. Those make visibility worse because the bright light bounces off the fog and right back into your eyes.

***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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