

# TRUST NOTES

MRM Workers' Comp /MRM Property & Liability Trust



## IN MEMORIAM: MRM TRUST Chair Kimberly Steele-Reilly

*It is with deep sadness that we announce the passing of MRM Trust's esteemed Chair, Kimberly Steele-Reilly, on Wednesday, November 26<sup>th</sup>. Kim's leadership and dedication have left an indelible mark on our organization.*

*She will be greatly missed by all of us at MRM and many people whose lives she touched.*



As we approach the end of the year and the festive season, we would like to take a moment to express our gratitude to all our members for your continued support. This year, we have achieved a significant milestone by distributing over \$10.6 million in dividends, bringing our grand total since inception to over **\$202 million!**

We are able to reach these milestones because of you, our members, who prioritize safety for your employees and help keep losses down. As we celebrate the holidays, let us take a moment to acknowledge our collaborative efforts with our members, service providers and partners in enhancing our services to better meet your needs.

From all of us at MRM Workers' Comp and MRM Property & Liability Trusts, we wish you a safe and peaceful holiday season!



# CLAIMS CORNER

## **ATTENTION MANAGERS – And Any Individual Responsible for Reporting Workers' Compensation Claims:**

1. If you have an employee with an open workers' comp claim, the claims adjuster must be contacted **immediately** when his/her work or pay status changes in any way.
2. Pennsylvania has very strict rules & deadlines related to stopping or changing workers' comp wage loss benefits.
  - \* MRM is required to issue a form **within 7 calendar days** of the return-to-work date, or when there is any change to wage loss benefits/status.  
**NOTE: This includes any pay raises. Particularly for:**
    - ⇒ *employees who are working light/modified duty*
    - ⇒ *After the new year*
  - \* **If we are not notified within that timeframe, it can result in an overpayment (which a claimant could refuse to pay back) - ultimately impacting YOUR bottom line!**
3. **Note: It must be an actual physical return to work (i.e., not use of vacation or sick time).**
4. If you are unsure of the Claims Adjuster assigned to a particular claim, contact [WC-Claims@mrtrust.com](mailto:WC-Claims@mrtrust.com) or call (724) 934-9797 (Option #1).
5. 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](mailto:WC-Claims@mrtrust.com).

### **PANEL CHANGES:**

As noted in prior email blasts, MRM is no longer using Reli/WorkWell for panel services. **Perspecta** is now the approved vendor for panel management, and **Streamline** will schedule **physical therapy and diagnostics only**. **Reli is no longer scheduling any appointments.**

#### ***New Claims Procedures:***

- **Treatment:** Appointments must be scheduled **directly** with providers on panel.  
***If your new panel has not yet been received, approved, or posted, you may temporarily refer to your previous Reli Panel (NOTE—provider phone numbers are listed at the bottom of that document, in sequential order).***
- **Work status:** Must be updated **in writing** after every appointment and sent to the adjuster immediately.

#### ***Important PA WC Requirements:***

- Employees are required to treat on panel for the first 90 days.
- Employees must be permitted to choose their provider from the panel. Employers **cannot** select the provider/ direct care.

MRM strongly recommends that you have a panel. Without one, injured workers may seek treatment with any provider, such as a personal physician who might keep them off work.

## WORKING SAFELY IN COLD WEATHER

Winter weather can expose outdoor workers to frostbite, hypothermia, and cold stress, all of which can be fatal. It is important to know the wind chill temperature to better prepare and perform the work safely.

Follow these work practices to stay safe in cold weather:

- Know the symptoms of cold stress; reddening skin, tingling, pain, swelling, leg cramps, numbness, and blisters.
- Dress properly; wear at least three layers of loose-fitting clothing, insulated gloves and boots, and cover your head.
- Monitor your physical condition and that of your coworkers.
- Stay dry and pack extra clothes; moisture can increase heat loss from the body.
- Take frequent breaks in warm, dry areas.
- Drink warm liquids.



For more safety tips, visit OSHA's Winter Weather page. OSHA's On-Site Consultation Program provides no-cost and confidential occupational safety and health compliance assistance to small- and medium-sized businesses. Consultation services are separate from enforcement and do not result in penalties or citations. The OSHA Training Institute Education Centers offer courses for workers, employers, and managers on hazard recognition and abatement at convenient locations nationwide.

OSHA alerts are issued on occasion to draw attention to worker safety and health issues and solutions.

Source: [osha.gov/winterweather](https://www.osha.gov/winterweather)





## WINTER WEATHER PREPAREDNESS: 5 ESSENTIAL TIPS TO PROTECT YOUR FLEET, PROPERTY, AND PEOPLE

From snowstorms in Texas to historic cold temperatures across Florida, it's clear that winter weather preparedness is not just for northern regions. Wherever you are, managing winter weather risk doesn't have to be daunting; it simply begins with preparing for snow, ice, and extreme cold ahead of time.

For over 60 years, Philadelphia Insurance Companies (PHLY) has weathered many winters alongside our agents and insureds. Along the way, we've compiled some essential cold-weather risk management tips to protect fleets, property, and people from winter harm and damage.

### **Tip 1: Have a winter weather emergency plan in place before inclement weather arrives.**

Staying updated on the forecast enables owners and operators to share emergency plans long before ice and snow arrive. This winter weather preparedness ensures their business stays running as smoothly as possible.

- **Share winter weather safety tips at work.** These might include urging employees to check car batteries, wiper blades, and tires; drive defensively on slippery roads; and wear footwear with traction.
- **Have safety protocols for heat or electrical failure.** Blizzards and ice storms can cause power outages. What procedures are in place in case heating or electric systems are interrupted? Make sure both leadership and staff are outage-ready.

## WINTER PREPAREDNESS, CONTINUED:

### Tip 2: Be proactive against potential winter liability.

Protecting employees and visitors against injuries is not just the right thing to do, it can also help avoid potentially expensive liabilities as well as mitigate risk during winter storms.

- **Quickly address snow and ice removal.** Slips, trips, and falls (STF) are the most common types of injuries during wintry conditions, and they can cause sprains, breaks, concussions, or worse. Follow snow-removal best practices by clearing snow from parking lots and other trafficked areas, spreading salt or ice melt on walkways, and making sure hand railings are clear. Ensure that gutters and downspouts are maintained to mitigate the threat of falling ice and to prevent ice dams.
- **Vet and hire reputable contractors.** If you partner with contractors for snow removal, make sure they have solid references and adequate insurance ahead of time. Consider adding your business to their Certificate of Insurance as an additional insured.
- **Manage winter risks for employees working outdoors.** Frostbite and hypothermia are common afflictions that can occur during extreme cold weather. The Occupational Safety and Health Administration (OSHA) urges employers to train workers on how to recognize the signs of cold-stress injuries, advise them on dressing for dangerously cold weather, and deploy safe work practices such as providing warm break areas.

### Tip 3: Manage winter damage risk to your facility before it can occur.

Effective winter risk management also involves shoring up offices, warehouses, and other facilities. A multifaceted approach to protecting property from winter damage can involve employees, maintenance, and monitoring, such as *PHLYSENSE*.

- **Provide safety tips for using space heaters.** Space heaters can pose a significant risk to both people and property. To use them safely, make sure their cords are intact, they are placed on nonflammable surfaces, and they're kept at least three feet away from combustibles. Space heaters should always be Underwriting Laboratory (UL) listed and have an automatic shutoff in case they tip over.
- **Be proactive against burst pipes, freeze-ups, and roof collapses.** From frozen sprinkler systems and clogged drains to leaking skylights and roof buildup, winter storm stressors can wreak havoc. PHLY Risk Management Services has a comprehensive checklist for making sure your building stays sound. Our property monitoring solution, *PHLYSENSE*, uses sensors to detect low temperatures or water presence caused by frozen pipes breaking, and it shares those alerts with you via text, email, or phone.

## WINTER PREPAREDNESS, CONTINUED:

- **Undergo infrared thermographic inspections.** These evaluations can help spot areas where moisture intrudes or heat escapes, increasing energy costs and exposure to risks such as mold or burst pipes.

### Tip 4: Winterize your fleet.

Prioritizing vehicle maintenance is a year-round task, but it's especially crucial during snow and ice storms. Routine pre-and post-trip inspections should be performed, and wipers, lights, and snow tire chains should always be in working order.

- **Keep drivers updated on defensive driver training.** Drivers should be trained on operating vehicles during wintry conditions, from maneuvering over black ice to implementing procedures when stuck on the side of the road.
- **Ensure vehicle emergency preparedness kits are complete and up to date.** These kits can include warm clothing, a shovel, extra windshield washer fluid, blankets, provisions, and cat litter for traction.
- **Add another layer of protection with vehicle telematics.** Telematics use GPS technology to locate stranded vehicles, monitor vehicle health, and gauge driver behavior. PHLY's telematics solution, *PHLYTRAC*, is available at no extra cost for all PHLY auto insurance clients.



### Tip 5: Periodically revisit your winter weather emergency plan.

Hazards can multiply rapidly when the weather turns dangerous. Take advantage of milder days and seasons to prepare for inclement weather long *before* it arrives.

Source: Philadelphia Insurance Companies

## WINTER DAMAGE AND ROOF INSPECTIONS

**S**now and ice can do a number on roofs over a long and cold winter, especially if there is no process in place for inspections and maintenance. You can minimize the risk of snow loading and roof collapses by planning, preparing, and taking prompt action to remove accumulated snow. This article will set out to highlight the main ways to focus on monitoring and preventing roof damage throughout the winter.

### What to Look For

*Visible damage and debris* – The first step to inspecting a roof is looking for obvious signs of damage, including visible structural deformations, dirt and debris, standing water, and blocked or broken gutters and downspouts. Any obvious damage should be repaired shortly after discovering it.

*Exterior structural components* – All external structural components of the roof, including chimneys, vents, fascia, drip edges, and decking should be inspected for damage, missing components, rust, and rot. Leaks tend to form around chimneys, vents, and skylights; if they're not noticed in a timely manner, damage can occur to the underlayment, sheathing, and joists, leading to potentially expensive repair and replacement costs.

*Interior roofing components* – When roofs are not inspected regularly, interior structural damage can occur. Often, due to a lack of regular maintenance, interior damage is the first to be noticed. On sloped roofs, the location of the damage may not directly point to the location of the leak. Water follows the path of least resistance, which means the source of the leak is often not above the visible damage. If a leak has been left to linger, rafter and roof trusses should be checked for evidence of mold, mildew and rot, which could indicate extensive structural damage.

At a minimum, a comprehensive maintenance program for roofing systems should include these basic steps:

- Keep roofs clean and free of debris.
- Remove snow to prevent a buildup of snow and ice in particular spots on the roof.
- Keep drainage systems clear and functional.
- Train maintenance personnel on the requirements of working with the roof system.
- Restrict roof access to authorized personnel.
- Limit penetration of the roof system.
- Use professional roofing contractors who stand behind their work.

### When to Look

While a spring inspection would reveal potential damage that might have occurred from severe winter weather, a fall inspection would reveal any preventative action required before winter arrives. An inspection should be conducted after any major storm or construction activity that might cause damage to the roof, including any recent heavy snowfalls. Always take extra precautions and have someone with you when inspecting roofs in the winter.



## **ROOF INSPECTIONS, CONTINUED:**

During a winter storm, it can be dangerous to be on the roofs. It is best to be prepared to act after a snowfall.

- Do not allow unauthorized workers/ persons on to roofs. All workers should be properly trained on snow removal and equipment use.
- Remove the snow systematically to maintain the balance of the structure. Use shovels and wheelbarrows. If using a snowblower, ensure that the auger is set to the highest level to prevent damage to the roof.
- Do not create snow drifts by moving snow from one area on another.
- Verify all drains are clear of ice and snow to allow melting and runoff. If the roof is pitched and without drains, open paths to the eaves to ensure drainage and prevent ponding.
- Inspect for any other roof damage and make necessary repairs when it is safe to do so.



### **Safeguards When Doing Inspections**

The following safeguards will assist with prevention of roof collapses:

- Have a fall prevention plan that is compliant with local agency requirements before engaging in roof preparation activities.
- Keep workers trained and the proper equipment available for snow removal, as well as proper PPE for the elements.
- Continuously monitor winter storms and remove snow off roofs as soon as possible after each snowfall.
- Keep all drains clear and unblock debris (leaves, dirt, etc.) year-round. The downspouts should also be clear.
- Keep an updated winter emergency response plan in effect, especially for snow removal.
- Confirm generators are in good condition and their fuel tanks are full.
- Ensure fire hydrants and fire protection system control valves are visibly marked to avoid damage from snow removal equipment.

Roofing maintenance and inspection is a process that needs attention year-round, and preventative maintenance is something that goes a long way in making life easier for maintaining these roofs over a long period of time. Sticking with a diligent schedule and checking up on roofs after severe storms are fundamental for a comprehensive roof maintenance program. Combining these elements of preparation, planning and inspecting will make for great roofing care and less costs on repairs or replacement projects in the long-term.

Source: PRIMA

Author—Michael Neff, Loss Control Consultant, Berkley Risk



## ARE THESE THREE CYBERSECURITY THREATS ON YOU RADAR?

With an average of 30 million cyberattacks per year disrupting essential services, like hospitals, schools, police departments and food supplies, the effects can be debilitating. This Cybersecurity Awareness Month, we dug into a few of the top risks to your organization's private data and valuable reputation.



Cybersecurity vigilance requires active monitoring, training and testing to protect an organization's most valued assets. But too often, a weak link, in the form of an under-trained employee, unknown vendor or failed application, can be all it takes to debilitate a company, exposing protected customer data, and putting it at risk for regulatory fines and permanent reputational damage.

"With the upward trend in threats, vulnerabilities, compliance requirements and digital innovation, it is important to not only implement essential cyber hygiene controls but

understand the risks an organization faces," said Karey Barker, Vice President and Chief Information Security Officer at Safety National. "What are the top threats in your industry? Where might you be vulnerable? How and when will you reduce the risk to best protect the organization?"

Organizations can start by identifying their vulnerabilities within these threats.

### **1. Social Engineering**

Social engineering refers to the broad range of malicious activities that occur through human interactions. Attacks are based on psychological manipulation that trick users into providing sensitive information or making unfortunate security mistakes. This usually requires more background work from a perpetrator as they need to identify and engage their victim, obtain the information they need and then cover their tracks, leaving without a trace. Since these attacks rely on human error, organizations should focus on training that helps users identify social engineering in all its forms. Email phishing tests should be prioritized to help recognize which employees may need further training. A few of the more common forms of social engineering include:

- **Phishing** – As one of the most popular forms of social engineering, this method relies on a victim to click on malicious links through email or text, creating a sense of urgency or curiosity.
- **Pretexting** – Typically, an attacker will impersonate a co-worker or person of authority, asking a victim questions to gather personal data, like social security numbers, addresses, or bank records.
- **Vishing** – An attacker uses fraudulent voicemails or phone calls, claiming to represent a reputable company, tricking a victim into revealing personal information, such as credit card numbers or bank details.



## **CYBERSECURITY THREATS, CONTINUED:**

One common theme of all types of social engineering is the tactic of creating a sense of urgency for the user to act immediately. Employees should be trained on recognizing this “red flag” and know the procedures within the organization on reporting suspected malicious activities.

### **2. Third-Party Exposure**

Data breaches that involve a third party are \$700,000 more expensive on average. Provided the frequency of cyberattacks, there is much more to lose, including consumer trust caused by reputational harm. Organizations should be aware of all vendor usage, what they are doing and how they report an incident should one occur. In addition to a breach coach that has managed thousands of ransomware attacks and can help negotiate the terms of the ransom, a cyber policy can cover association costs, like system and data recovery and legal aid. It can also assist with regulatory fines, reputational damage and liability matters.

### **3. Cloud Adoption**

Often an organization that has adopted cloud storage assumes that its configuration is secure because “in the cloud” is a misnomer. Typically, a shared responsibility model exists between a cloud service provider (CSP) and the customer. The CSP is responsible for the infrastructure security, including items such as physical hosts, networks and data centers. The customer is responsible for the data, applications and access in the cloud. In some cases, the customer is also responsible for turning on security features the CSP offers and ensuring they are configured correctly. For example, a CSP may offer Multi-Factor Authentication but the customer has to turn it on for their users. An organization must truly understand its responsibility in managing half of this model and what items may fall into a grey area. Internal security teams should be well versed in maintaining complete control of the assets, processes and functions they own.

Source: Safety National



***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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***On behalf of the Board of Trustees and Staff, we wish you and yours a happy Holiday Season !***

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