

TRUST NOTES

MRM Workers' Comp /MRM Property & Liability Trust



2026 WORKERS' COMP & PROPERTY & LIABILITY DIVIDENDS

We're excited to announce some great news for our members! This April, you can look forward to receiving dividends from our Workers' Compensation and Property & Liability Programs.



The MRM Trust Board of Trustees has approved a dividend of *\$10,176,709 million* for eligible workers' compensation members, while the PLT Board of Trustees has declared a dividend of *\$3,061,222 million* for eligible property and liability members. ***This totals just over \$13 million in combined dividends for 2026, benefiting more than 500 members within our self-insured trusts.***

Over the past 44 years we have returned ***\$215 million*** in dividends to our members. This achievement sets our Trusts apart from other self-insured or fully insured carriers. This demonstrates the effectiveness of our self-insured pool trust system, which enables us to return surplus funds to our members based on collective premiums and losses while maintaining stable rates.

We appreciate the continued trust and participation of our members in our programs.
~ *Christine Caliguiri, Trust Administrator*

2024-25 PROGRAM YEAR AUDITS

Optimus Risk Services has completed the Premium Payroll Audits for all members for the 2024-25 Program Year. This process is essential not just for the Trust but also required by the Department of Labor & Industry, along with our reinsurer, Safety National. We appreciate your cooperation with Tyler and his ORS team in providing the necessary information which contributed to the timely completion of the audits.

UPCOMING 2026-27 PROGRAM YEAR WORKERS' COMP PAYROLL PROJECTIONS

At the beginning of June, we will begin the Workers' Comp rate-making process for the 2026-27 Program Year with our Actuary, Milliman.

The 2026-27 Payroll Projection forms will be sent to all members on May 1st and should be completed and returned to our office no later than May 31st. We will need projected payrolls for each class code for the upcoming program year (October 1, 2026 – September 30, 2027).



Additionally, if you have any staff changes, please email their contact information or request a contact sheet to bonnie@mritrust.com so that we can update your account.

CLAIMS CORNER

TAX REMINDER:

Tax season is here; we want to remind everyone that Workers' Compensation benefits are **not considered taxable income**. Under Pennsylvania law, all Workers' Compensation payments are **completely tax free at the federal, state, and local levels**.

Because wage loss benefits are not reportable for tax purposes, injured workers who received these payments will **not** receive a W2 or any other tax forms from MRM.



RAISES:

With the start of the new year comes updated pay rates. Please ensure that the adjuster is notified of any wage changes for employees working in light-duty roles. This allows for accurate calculation of any partial wage loss owed and helps minimize the risk of potential overpayments.

Are you new to your role or new to submitting Workers' Comp Claims?

All pertinent claims forms are available on our website – www.mrmtrust.com.

If you prefer, we can also email you the complete Claims Packet.

Should you have any questions regarding the forms or the reporting process, please feel free to reach out! We are always happy to set up a conference call or training session if needed.

Sincerely,

MRM Trust Claims Team

WC-Claims@mrmtrust.com

(724) 934-9797, Option #1

WORK STATUS REMINDER:

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.**

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.

UPCOMING MUNICIPAL CONFERENCES!

If you plan to attend any of these conferences, MRM will be there, along with representatives from HUB!



April 10-11: Allegheny League of Municipalities (ALOM) Spring Educational Conference at 7 Springs

April 19-21: PA State Association of Township Supervisors (PSATS) Educational Conference & Exhibit Show in Hershey

May 31 – June 1: PA State Association of Boroughs (PSAB) Conference & Exhibition in Hershey

Stop by the exhibit hall to say HI & enter the drawing for a chance to win our giveaway. We hope to see you there!

SPRING TUNE-UP FOR PARKS

It is time for a “Spring Tune Up” for parks and recreation. With upcoming warmer weather and increased frequency of use/activity, efforts towards inspection and maintenance programs throughout your parks and recreation departments are encouraged to ensure safety and loss prevention.

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
- Structural integrity of bridges or elevated areas
- Protective barriers for falls from bridges or elevated areas
- Overhanging Trees & Branches

SPRING TUNE-UP FOR PARKS, CONTINUED:

Playground Maintenance Issues

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



Soccer Fields, Ball Fields, Grassy Play Areas

- Uneven playing surface on the skinned infield area
- Soil buildup between skinned area and turf area on the ball field
- 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
- Batting cages – Inspect the overall structural integrity, netting, entry and exit points, protective padding, floor/surface conditioning, and general cleanliness. Maintain a routine inspection sheet to ensure a safe environment for users.



Author: Tyler Lukart

THE DANGERS OF FLOODING

Flooding is one of the most dangerous natural events we respond to. Unlike many other hazards, flood conditions can change rapidly and without warning. What looks like shallow standing water can conceal washouts, electrical hazards, debris, or contamination. Roads that appear stable may be undermined. Equipment can become unstable. Situations can escalate quickly.

Why Flood Safety Matters

Flooding is one of the most dangerous and costly natural hazards affecting municipalities. It can:

- *Damage roads, bridges, sewer systems, and utilities*
- *Disrupt essential services (water, wastewater, power, emergency response)*
- *Cause serious injury or death to workers and the public*
- *Create long-term environmental and structural issues*

Flood conditions can change rapidly. Even experienced workers can underestimate the risks.



Major Hazards of Flooding

Swift Water & Drowning

- Just 6 inches of moving water can knock an adult off their feet.
- 12 inches of water can move a small vehicle.
- Water depth is often deceptive due to debris and murky conditions.
- **Never assume water depth or current strength.**

Roadway Washouts & Undermining

- Roads and shoulders may appear intact but be washed out underneath.
- Manhole covers may be displaced.
- Culverts and drainage structures may fail without visible warning.
- **Risk:** Falls, vehicle rollovers, heavy equipment collapse.

Electrical Hazards

- Downed power lines hidden in standing water.
- Energized equipment or structures.
- Submerged electrical panels and pump stations.
- **Water + electricity = fatal hazard**

THE DANGERS OF FLOODING, CONTINUED:

Contaminated Water

Floodwaters may contain:

- Raw sewage
- Chemicals and fuels
- Sharp debris (metal, glass)
- Biological hazards (bacteria, mold)
- Exposure can cause infection, illness, or long-term health effects.

Confined Space & Utility Hazards

- Storm drains and sewer systems may surcharge.
- Oxygen-deficient or toxic atmospheres may develop.
- Increased pressure and unexpected releases

Equipment & Vehicle Hazards

- Reduced traction and braking
- Hidden obstacles
- Reduced visibility
- Equipment instability on saturated soil

Required Protective Actions

Personnel Safety First – No Exceptions

1. **Do NOT drive through flooded roadways.**
 - **Follow the rule: Turn Around, Don't Drown.**
2. **Never enter moving water without proper authorization and training.**
3. **Do not attempt water rescues unless specifically trained and equipped.**

Pre-Flood Preparation (When Advance Warning Exists)

- Inspect and clear storm drains and culverts.
- Secure loose materials and equipment.
- Move vehicles and heavy equipment to higher ground.
- Protect critical infrastructure (sandbags, barriers).
- Confirm emergency contact chains.
- Ensure fuel supplies and backup power readiness.

During Flood Operations

- Use high-visibility PPE.
- Wear appropriate waterproof boots and gloves.
- Use flotation devices when working near deep or moving water.

THE DANGERS OF FLOODING, CONTINUED:

- Always maintain radio communication.
- Use spotters for vehicles and heavy equipment.
- Establish traffic control around flooded areas.
- Never work alone in flood conditions.

Post-Flood Recovery Safety

- Assume contamination in all standing water.
- Use proper PPE:
 - *Gloves*
 - *Eye protection*
 - *Protective clothing*
 - *Respiratory protection (if mold or sewage exposure risk exists)*
- Wash hands and exposed skin immediately after contact.
- Disinfect tools and equipment.
- Report any cuts, punctures, or exposure immediately.

Property Protection Responsibilities

Municipal responsibilities include:

- Rapid identification of compromised infrastructure.
- Inspection of bridges and culverts before reopening.
- Documentation of damage (photos, reports).
- Securing damaged areas from public access.
- Coordinating with emergency management and utilities.
- Do not reopen roads or facilities until properly inspected and deemed safe.

Situational Awareness Reminders

- Flood conditions can change within minutes.
- Weather upstream affects local conditions.
- Night operations increase risk significantly.
- Fatigue increases poor decision-making.

If you are unsure, pause and reassess.

- 1. *Protect personnel.***
- 2. *Protect the public.***
- 3. *Protect municipal infrastructure.***

MARCH IS BRAIN INJURY AWARENESS MONTH: WHAT YOU NEED TO KNOW

Every year, millions of people experience traumatic brain injuries (TBI), with effects ranging from mild concussions to severe, life-altering trauma. Brain injuries can impact memory, movement, and even emotional well-being, making early recognition and prevention crucial.

Understanding Brain Injuries

A brain injury occurs when a sudden jolt, blow, or impact disrupts normal brain function. While some injuries may heal over time, others can lead to long-term cognitive, physical, and emotional challenges. Identifying the common causes of brain injuries helps us take proactive steps to minimize risk.

- Falls – A leading cause of TBI, especially among older adults and young children.
- Motor Vehicle Accidents – High-impact crashes can result in serious brain trauma.
- Sports Injuries – Contact sports and recreational activities increase the risk of concussions.
- Workplace and Military Incidents – High-risk jobs can expose individuals to head injuries.

Recognizing the Signs of Brain Injury

Brain injuries don't always present immediate symptoms, making it essential to be aware of the early warning signs. Even a mild concussion can affect cognitive function, mood, and physical well-being. Recognizing these signs early allows for prompt medical intervention, which can significantly improve recovery outcomes.

- Headaches, dizziness, or nausea - persistent headaches or balance issues may indicate a brain injury.
- Confusion, memory loss, or difficulty concentrating - Trouble processing information or recalling events can be a red flag.
- Blurred vision or sensitivity to light - Changes in vision, difficulty focusing, or light sensitivity may signal a concussion.
- Mood changes, including irritability or depression - Sudden mood swings or emotional distress can be linked to a brain injury.

How We Can Be More Aware and Prevent Brain Injuries

While not all brain injuries can be prevented, simple precautions can significantly reduce the risk. Whether at home, on the road, or in sports and recreational activities, taking preventive measures is key to brain safety. By educating ourselves and our communities, we can help lower the number of brain injuries and improve overall health outcomes.

- Wear Protective Gear – Helmets are essential for biking, contact sports, and high-risk activities.
- Practice Safe Driving – Always wear a seatbelt and avoid distractions like texting or talking on the phone.
- Prevent Falls – Install handrails, improve lighting, and keep living spaces free from hazards to reduce fall risks.
- Know the Signs – Early recognition and treatment of concussions and head injuries can prevent long-term complications.



Author: Linda Gallagher (Source: MRSC)



CYBERSECURITY TIPS EMPLOYERS CAN IMPLEMENT NOW

Tactical cyberspace vigilance to protect your organization's private data and maintain your valuable reputation. Re-evaluate your cyber hygiene practices with the following tips.

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. Even The White House has pressed the importance

of cybersecurity, launching resources to stop ransomware attacks and proclaiming it a federally-recognized campaign.

"Reputational damage is not the only aspect of an organization's risk anymore when an employee falls victim to a cybercriminal," said Spencer Timmel, National Director of Cyber Insurance at Safety National. "Regulatory fines, penalties, and lawsuits, in addition to paying a ransom to retrieve your data from a bad actor, are all potential incurred expenses from a cyber event. Employees need to comprehend these risks, as the company relies on their adherence to cybersecurity policies."

Employers that are even a little admittedly behind on their cyber hygiene practices can clean up their act with these five tips.

1. Train Employees in Security Principles

Take the time to train and engage your employees and clearly outline the expectations of your company's cybersecurity policies. Include training on spam, phishing, malware, ransomware and social engineering, so they understand how to identify a threat. Making your employees aware of security threats and how they might present, strengthens the most vulnerable components of your organization.

2. Enforce Safe Password Practices

Complex passwords are an essential mechanism in stopping cybercriminals and preventing access to your company's networks. Frequently changing passwords and creating standards for their complexity (i.e., combinations of letters, numbers, symbols and case sensitivity) adds an additional layer of protection. When possible, employ multi-factor authentication, especially for more sensitive data networks.

3. Install Security Software Updates Regularly

The latest updates to your security software, web browsers and operating systems can provide antivirus and anti-malware protection that need constant revisions to defend against new cyber threats. If you have a network of IoT devices, make updates automatic, so your employees cannot forgo installation.

4. Secure Your Wi-Fi Connection and Use a VPN

From your local hardware store to your favorite coffee shop, just about every business offers Wi-Fi to its customers. But these public connections are often risky, making your secure data vulnerable. Ensure that your employees use secure, encrypted and hidden connections and utilize a trusted VPN for those working remotely.

5. Employ Vendor Management Controls

Most companies work with third parties on a somewhat regular basis. Still, their access should be limited, especially if you are handling personal identification information (PII) or personal health information (PHI). Data breaches commonly start from within a company, so it is critical for your reputation and the security of your clients that you have a thorough vendor management program that all stakeholders understand.

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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