

TRUST NOTES

MRM Workers' Comp /MRM Property & Liability Trust



MRM TRUSTEE ELECTION RESULTS

At the MRM Property & Liability Trust Annual Membership Meeting on April 2, 2026, members unanimously elected Jim Boyle of Shaler Township, Herb Hartle of the Ohio Township Sanitary Authority, and Ken Hillman of the Pennsylvania State Association of Township Supervisors (PSATS) to serve three-year terms from 2026 to 2029.

At that same meeting, members of the MRM Workers' Compensation Pooled Trust unanimously elected Mark Devlin of Ross/West View EMS, Ken Hillman of Carroll Township Authority, and Al Atkinson of the Borough of Millvale to serve three-year terms from 2026 to 2029. Members also unanimously elected Lacey Thomas of the Borough of Whitehall and James Meininger of the Borough of West View to one-year terms from 2026 to 2027.

Congratulations to the newly elected Trustees and thank you for your continued leadership and service to our membership!

CLAIMS CORNER



When submitting a new claim to us, if there have been any recent personnel or disciplinary issues with that employee, ***please inform the claims adjuster.*** While that information might appear unrelated or irrelevant to the work injury, it could lead to additional investigation into the validity of the claim.

Remember, we have a duty and obligation to conduct a thorough and timely investigation of every claim. In addition, providing such information to us promptly could ultimately result in a positive impact on your bottom line.

Recent Reminders from Harrisburg:

Employers' Panel Provider Requirements

- Employers may require injured employees to treat with a panel provider for the first 90 days after a work injury – ***as long as*** the panel meets legal requirements and proper notice is given.
 - * *Note:* If the requirements are not met, employees may choose a provider outside the panel.
- Employee notice (Panel Acknowledgement form) requirements:
 - * At hire
 - * Immediately after injury (or as soon as possible)
 - * *{Note: A copy of the Panel Acknowledgement form is on MRM's website www.mrmtrust.com}*
- Proper use:
 - * Employees may choose any provider on the panel and change providers
 - * Employers may not direct care to a specific provider
- Exceptions to the 90-day requirement include emergencies, lack of an appropriate specialist, invasive procedures, or referrals outside the panel.



In March, the Claims Department hosted our latest webinar – *Spring into Claims: Workers' Comp 101 + FAQ's*. Our team went over common questions we receive from members of the Trust. Some topics covered included: wage loss benefits in conjunction with employees' personal leave time as well as Heart & Lung benefits, a refresher on the basics of workplace injury reporting, and recent updates/changes in the law.

A copy of the recording is available for anyone who was not able to attend. The content is also useful for training, and for anyone who is new to their role or submitting work injury claims.

Plan Ahead and Be Prepared



Provide training on heat illness to all workers. Have an emergency plan.



Work Safely in Heat

Indoor and outdoor workers are at risk for heat illness.



Heat illness is preventable



Drink cool water



Take rest breaks



Find shade or a cool area



Wear light-colored, loose-fitting clothing where possible



Check on each other



Some equipment can increase your heat exposure

For more information:
1-800-321-OSHA (6742)
TTY 1-877-889-5627
www.osha.gov/heat

Federal law entitles workers to a safe workplace. Workers have the right to speak up about hazards without fear of retaliation. See www.osha.gov/workers for information about how to file a confidential complaint with OSHA and ask for an inspection.

1-800-321-OSHA (6742) | TTY 1-877-889-5627

www.osha.gov/heat

OSHA 3422-07R 2023

If a worker experiences:



Headache or nausea



Weakness or dizziness



Heavy sweating



Hot and dry skin
High body temperature



Thirst



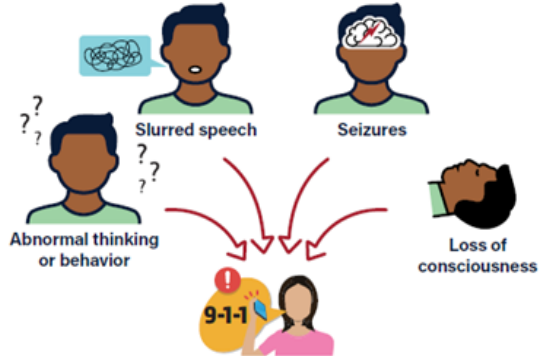
Decreased urine output

Take these actions:

- Drink water
- Remove unnecessary clothing
- Move to a cooler area and use a fan, if available
- Cool with water and ice
- Do not leave alone
- When in doubt, call 911



Signs of a medical emergency



1. Call 911 immediately
2. Cool the worker right away with water or ice
3. Remove unnecessary clothing and give cool water to drink
4. Stay with the worker until help arrives



PUBLIC PLAYGROUND SAFETY CHECKLIST

Is your public playground a safe place to play?

Each year, more than 200,000 children go to U.S. hospital emergency rooms with injuries associated with playground equipment. Most injuries occur when a child falls from the equipment onto the ground.

Use this simple checklist to help make sure your local community or school playground is a safe place to play.



Public Playground Safety Checklist

Make sure surfaces around playground equipment have at least 12 inches of wood chips, mulch, sand, or pea gravel, or are mats made of safety-tested rubber or rubber-like materials.

1. Check that protective surfacing extends at least 6 feet in all directions from play equipment. For swings, be sure surfacing extends, in back and front, twice the height of the suspending bar.
2. Make sure play structures more than 30 inches high are spaced at least 9 feet apart.
3. Check for dangerous hardware, like open "S" hooks or protruding bolt ends.
4. Make sure spaces that could trap children, such as openings in guardrails or between ladder rungs, measure less than 3.5 inches or more than 9 inches
5. Check for sharp points or edges in equipment.
6. Look out for tripping hazards, like exposed concrete footings, tree stumps, and rocks.
7. Make sure elevated surfaces, like platforms and ramps, have guardrails to prevent falls.
8. Check playgrounds regularly to see that equipment and surfacing are in good condition.
9. Carefully supervise children on playgrounds to make sure they're safe.

Source - U.S Consumer Product Safety Commission



4 PRACTICAL STEPS FOR MANAGING AGE-RELATED RISKS

With more workers aged 55 and older staying in the workforce, organizations are not getting younger. We review strategies to help organizations proactively reduce exposure and manage the severity associated with an aging workforce.

The median age of the U.S. workforce has steadily risen, driven primarily by aging baby boomers and employees remaining in the workforce longer. Workers aged 55 and older have represented the fastest-growing age group in the labor force for more than two decades. While each generation has its own unique risks, this group carries increased risks of musculoskeletal injuries, slower recovery times, and higher fatality rates. However, by concentrating on controllable risk factors, organizations can build a more adaptable and resilient workplace safety strategy.

“Risk managers can benefit from spending time in the field and on the floor monitoring the workforce across different roles. What may appear manageable on paper could look very different in practice,” said Matt McDonough, Assistant Vice President – Risk Control at Safety National. “A firsthand observation can help build a clearer understanding of the physical demands that come with each job function. Pairing direct observation with data, though, can paint a more complete picture.”

Early identification of aging-related risks also requires careful analysis of loss trends. For risk managers, the main goal is to help mitigate injury risks across the organization, but analyzing trends by demographic can help pinpoint where certain exposures are most prevalent. When examining loss-run reports, reviewing claims by age group and occupation helps reveal severity patterns among key segments of the employee base.

“STEPS FOR MANAGING AGE-RELATED RISKS” - CONTINUED

While managing aging-related risks is an ongoing challenge, proactive prevention can help make a meaningful difference. Here are four key actions to consider:

1. Prioritize early intervention.

Prompt injury reporting, timely medical attention, and early claims management can help keep issues from escalating into more severe outcomes. The sooner action is taken following an injury, the better the chances of limiting its long-term impact.

2. Implement a structured return-to-work program.

Upon medical sign-off, a gradual, well-coordinated return-to-work plan can help ensure a safe transition back to work. Jumping into a previous routine can re-aggravate injuries, so a tailored plan aligned with medical restrictions is critical. Maintaining a job bank with a variety of diverse tasks provides a conducive way to ease employees back into their roles.

3. Foster strong employer–employee relationships.

Empathy and communication can go a long way in the workplace. When employees are recovering from an injury, it is crucial to maintain consistent contact and appropriate oversight. When individuals feel supported, they are more likely to report concerns early, adhere to medical guidance, and stay engaged throughout the recovery process.

4. Invest in ergonomic improvements.

An ergonomic-friendly environment can make a significant difference for employees across all age groups. Thoughtful ergonomic designs can help to reduce physical strain at its source. When applicable, involve an ergonomist to evaluate job tasks and recommend practical adjustments tailored to specific roles. Conducting regular ergonomic assessments can help uncover hidden risk exposures, supporting safer, more sustainable job functions.

Source - Safety National Carrier Chronicles

USING LEADING AND TRAILING INDICATORS TO REDUCE LAW ENFORCEMENT RISK

In high-risk, high-visibility environments like law enforcement, reactive risk management is not enough. By combining leading and trailing indicators, agencies can move beyond hindsight and begin identifying risks before they escalate into serious consequences.

Law enforcement agencies operate in one of the most scrutinized and risk-intensive environments in the public sector. Officers make high-consequence decisions in dynamic situations while agencies simultaneously face increasing public expectations, budget pressures, staffing shortages, litigation exposure, and evolving legal standards. In this environment, the role of the public entity risk manager has become increasingly strategic.

“Modern risk management in law enforcement is no longer limited to insurance renewals, claims handling, or post-incident reviews,” said Jared Smith, Risk Control Manager at Safety National. “Effective risk managers help agencies identify operational vulnerabilities before they escalate into officer injuries, civil liability, reputational damage, or public trust failures.”

Leading and trailing indicators can act as valuable tools, but organizations must understand their distinct differences before integrating them into law enforcement operations.

Trailing Indicators

Trailing indicators measure events that have already occurred. They document outcomes, losses, or failures after the fact. Examples in law enforcement include:

- Officer-involved shootings
- Use-of-force incidents
- Vehicle collisions
- Workers’ compensation claims
- Civil litigation payouts
- Citizen complaints
- Overtime expenditures
- Employee turnover



These indicators are important because they quantify organizational impact and establish historical trends. However, trailing indicators alone will not prevent future losses. They tell agencies what happened, not necessarily why it happened or what risks are currently emerging.

LAW ENFORCEMENT RISK “CONTINUED”

Leading Indicators

Leading indicators, by contrast, identify conditions, behaviors, or trends that increase the probability of future adverse outcomes. They provide early warning signals that intervention may be needed before a loss event occurs.

Examples of leading indicators in law enforcement include:

- Increasing officer fatigue
- Excessive overtime accumulation
- Training deficiencies or expired certifications
- Rising frequency of use-of-force reports involving specific tactics
- Increases in near-miss vehicle incidents
- Declining wellness participation
- Supervisor span-of-control issues
- Delayed policy reviews
- Staffing shortages on critical shifts
- Escalating sick leave usage
- Repeated equipment maintenance delays

Leading indicators are predictive rather than historical. While they may not guarantee a future event, they help agencies identify elevated risk conditions before they become catastrophic.

The Value of Predictive Decision-Making

The complexity of modern law enforcement demands more than reactive oversight. Public entity risk managers provide strategic value by helping agencies identify, analyze, and mitigate operational risks before they escalate into injuries, litigation, financial losses, or public trust failures.

By leveraging both leading and trailing indicators, risk managers enable law enforcement agencies to transition from hindsight-based management toward predictive and preventive decision-making. This approach not only reduces organizational exposure but also enhances officer safety, operational effectiveness, fiscal responsibility, and community confidence.

When working with law enforcement agencies, risk managers can identify not only the reasons for trailing indicators but also trends in leading indicators, providing agencies with critical strategies to mitigate risk within the department.

Source - Safety National Carrier Chronicles

BACKGROUND

Pennsylvania consistently reports the highest number of Lyme disease cases in the United States. In 2023, the state reported 16,671 confirmed cases, translating to an incidence rate of 128.6 cases per 100,000 people.

However, the actual number of Lyme disease cases is likely much higher. The Centers for Disease Control and Prevention (CDC) estimates that the true number of Lyme disease cases could be up to ten times the reported figures. This suggests that Pennsylvania may experience around 100,000 cases annually, equating to about 1 case for every 100 residents each year.

The incidence of Lyme disease varies across the state. In 2023, all 67 counties in Pennsylvania reported cases. Philadelphia County had the highest number of reported cases at 1,485, while Cameron County had the highest incidence rate at 3,485.7 cases per 100,000 people

BEFORE YOU GO OUTDOORS

- Know where to expect ticks. Ticks live in grassy, brushy, or wooded areas, or even on animals, so spending time outside camping, gardening, or hunting could bring you in close contact with ticks. Many people get ticks in their own yard or neighborhood.
- Treat clothing and gear with products containing permethrin. Permethrin can be used to treat boots, clothing and camping gear and remain protective through several washings

AFTER YOU COME INDOORS

Check your clothing for ticks. Ticks may be carried into the house on clothing. Any ticks that are found should be removed. Tumble dry clothes in a dryer on high heat for 10 minutes to kill ticks on dry clothing after you come indoors. If the clothes are damp, additional time may be needed. If the clothes require washing first, hot water is recommended. Cold and medium temperature water will not kill ticks effectively.

Shower soon after being outdoors. Showering within two hours of coming indoors has been shown to reduce your risk of getting Lyme disease. Showering may help wash off unattached ticks and it is a good opportunity to do a tick check.

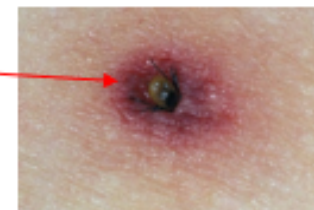
Check your body for ticks after being outdoors. Conduct a full body check upon return from potentially tick-infested areas, which even includes your back yard. Use a hand-held or full-length mirror to view all parts of your body.

Check these parts of your body:

- Under the arms
- In and around the ears
- Inside belly button
- Back of the knees
- In and around the hair
- Between the legs
- Around the waist

POTENTIAL SIGNS OF TICK – BORNE DISEASES INCLUDE:

- Pain or swelling at the bite site
- Rash
- Red spot
- Neck stiffness
- Headache
- Nausea
- Weakness
- Muscle or joint pain
- Fever
- Chills
- Swollen lymph nodes



Be sure to seek medical attention as soon as possible if bitten by a tick to be evaluated for any potential treatment.

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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