

TRUST NOTES

September 2026



2026–2027 Policy Year Workers' Compensation Rates

We're pleased to announce that for the third consecutive year, MRM WC rates have decreased! The MRM Trust's actuary, Milliman, has completed its annual rate analysis for the 2026–2027 policy year, and the Trust's weighted manual rate change reflects an overall 4.9% decrease. The new workers' compensation rates will take effect October 1, 2026.

Rather than applying a uniform 4.9% decrease across all classifications, the Trust has taken a more equitable approach by adjusting rates based on the loss experience of each individual class. This allows the rate changes to better reflect the unique claims experience and risk profile within each classification.

Important reminder: Your individual premium contribution may also be affected by changes in payroll, experience modifier, losses, and applicable rates.

Please review the table below for the specific rate changes by class code.

CLASS CODE	RATE CHANGE
980 Cities & Towns	-5.5%
985P Police	-3.5%
985F Paid Fire	-5.9%
951 Inspectors	+4.8%
953 Clerical	+3.8%
753 Waterworks	-11.0%
807 Paid EMT'S	+3.9%
993 Volunteer EMT'S	-6.2%
906 Volunteer EMT Support	-9.9%
890 Public Library	-15.6%
944 Club	-6.1%
969 Outdoor Amusement	-1.9%
862 Recycling	-8.0%
Weighted (by Premium) Manual Rate Change	-4.9%

Premium Payroll Audit Reminder

It is once again time to prepare for the annual Premium Payroll Audits. Beginning in October, Tyler Lukart and the Optimus Risk Services team will conduct the 2025–2026 audits on behalf of the MRM Trust.

Members will be contacted directly and asked to provide payroll reports and UC-2 quarterly reports for the period of October 1, 2025, through September 30, 2026. We encourage you to begin gathering these materials in advance so the audit process can proceed as smoothly and efficiently as possible.

CLAIMS CORNER



Return-to-Work

Notify the adjuster ***immediately*** when an employee returns to work following an injury.

Pennsylvania requires a hard deadline of 7 calendar days to submit the required documentation and suspend wage-loss benefits. Timely notification helps ensure compliance *and prevents potential overpayment of benefits.*

Pennsylvania's 7-Day Waiting Period

An Injured Worker's first 7 days off work are subject to the **waiting period**, meaning wage-loss benefits are not payable for days 1 through 7.

- **Days 1–7:** No wage-loss benefits are payable.
- **Days 8–13:** Wage-loss benefits are payable only for days 8–13.
- **14 or more days off work:** The waiting period is satisfied, and wage-loss benefits become ***retroactive to first day off.***

Medical Appointments after RTW

Time away from work to attend appointments is ***not*** payable for wage loss.

Case law states if an employee leaves work for treatment related to the work injury, ***neither*** the employer nor insurer are obligated to pay wage loss benefits for that time missed. It would therefore be in the employee's best interest to schedule appointments ***after or before*** their work shifts.

Comp Rate Calculations

The workers' compensation rate is determined based on the **date of injury (DOI)**. The average weekly wage & comp rate are calculated using the employee's actual earnings (including overtime) from the year preceding the date of injury. The dates/periods noted on the Wage Statement form are specified by the state, and cannot be adjusted.

Once the compensation rate is established, the rate remains fixed for the duration of the claim and never changes based on subsequent changes in the employee's wages or pay rate.

~ From Harrisburg ~

BACK TO SCHOOL SAFETY

The first day of school is filled with excitement: fresh notebooks; new teachers; friends reunited after a long summer. Our roads become significantly busier, and more dangerous.

Slow Down - Especially Where It Matters Most

- School zones exist for one reason: to protect children
- Reduced speed limits in school zones are not merely suggestions
- Speed limits in school zones are lifesaving measures

Put the Phone Away

- One glance at a text message can take a person's eyes off the road for several seconds
- At 35 mph, that is enough distance to travel the length of a football field without truly seeing what is ahead

School Buses Deserve Your Full Attention

- Drivers must stop upon seeing the flashing red lights and remain stopped until the lights stop flashing and it is safe to proceed

Safety Begins Before Children Leave Home

- Parents play a vital role in traffic safety long before the school bell rings
- Walking younger children along their route helps them learn where to cross safely, how to recognize traffic signals, and why it is important to make eye contact with drivers before stepping into a crosswalk

We are All Part of the Same Team

- Drivers can slow down
- Parents can teach safe habits
- Pedestrians can stay alert
- Crossing guards and school staff can help manage traffic



FROM NATIONAL SAFETY COUNCIL



When the Waters Rise, Will You Know What to Do?

Floods are among the most common weather hazards in the United States. They can happen anywhere at any time of year.

Densely populated areas have a higher risk for flash floods than rural areas. Flash floods can occur within minutes or hours of a heavy rainfall, and waters can rise as high as 30 feet or more. Even small streams and creeks can flood rapidly and cause damage. Flash floods are usually caused by slow-moving thunderstorms.

According to the National Weather Service, "Flash floods are short-term events occurring within six hours of the causative event (heavy rain, dam break, levee failure, rapid snowmelt and ice jams) and often within two hours of the start of high-intensity rainfall."

Flash floods can move homes and cars, uproot trees and destroy bridges. Because floods happen with little to no warning, residents in low-lying areas are particularly at risk. According to the American Red Cross, flash floods are the No. 1 weather-related killer in the U.S.

Almost half of all flash flood fatalities are vehicle related, according to the National Weather Service. If you're driving and approach a water-covered road, turn around. Just 6 inches of water can stall a vehicle, and 2 feet can float most cars, trucks and SUVs.

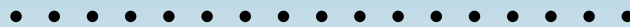
Here are some other tips to stay high and dry:

- ◇ Know your proximity to rivers, streams and dams
- ◇ During heavy rain, avoid underpasses, underground parking garages and basements
- ◇ Avoid hiking or camping if thunderstorms are predicted
- ◇ Develop an evacuation plan for your family
- ◇ Don't walk in water above your ankles; you can be swept off your feet in as little as 6 inches of rushing water
- ◇ Turn off the electricity and other utilities

Tornado Preparedness

A tall, narrow column of dust or sand rises from a flat, arid landscape under a clear blue sky. The column is composed of fine particles, creating a dense, vertical plume that tapers slightly as it ascends. The base of the column is a dark, circular area on the ground. The surrounding terrain is dry and yellowish-brown, with some low-lying vegetation visible in the distance. The sky is a uniform light blue, with a few wispy clouds near the horizon.

- Seek shelter immediately
- If you're away from home, seek out a basement, interior corridor, tunnel, underground parking lot or subway
- Avoid auditoriums, upper floors of buildings, trailers and parked vehicles
- Stay away from all windows
- If you're out in the open, lie flat in a ditch or other low-lying area and protect your head; stay away from poles or overhead lines
- If you're driving, drive at right angles to the tornado's path; if you can't escape it, get out of the vehicle and seek a low-lying area
- If you're at home, head for the basement and take cover under a heavy table or workbench; if you don't have a basement, go into a windowless room in the center of the house
- Stay away from windows and cover yourself with a rug for protection against flying glass and debris
- Know the difference between a **watch** (conditions are favorable for a tornado to form) and a **warning** (a tornado has been spotted in your area and you should take shelter immediately)



Fleet safety is under growing scrutiny with increasing litigation risks. Learn how anticipating, compensating for, and eliminating distractions can help drivers stay focused, reduce crashes, and strengthen fleet safety programs.

5

“Managing Driver Distractions”, Continued:

According to the National Highway and Traffic Safety Administration (NHTSA), distracted driving was responsible for taking 3,275 lives in 2023. Texting remains one of the most alarming distractions, diverting drivers’ attention from the road for an average of five seconds. The NHTSA notes that, comparably, five seconds of inattention to the road at 55 miles per hour is the equivalent of driving the length of an entire football field with your eyes closed.

“Drivers attempting to juggle multiple distractions at once, specifically with cell phones, are at a much greater risk of crashing,” said Michael Sullivan, Risk Control Manager at Safety National. “Good drivers focus on driving, eliminate the distractions they can control, and compensate for the unavoidable distractions.”

These three steps can help drivers better prepare for the road ahead.

1. Anticipate

Before drivers enter a vehicle, they should ask themselves, “What could pull my attention away from the road?” Maybe they are in an unfamiliar area, or they know the morning commute is particularly stressful. While there are a multitude of situations that can cause distractions, some of the most common include:

- Cell phones, including texting, calls, and checking notifications
- Reaching for objects
- Drowsy driving, causing slowed reaction time and poor focus
- Looking at crashes, construction, and police stops
- Eating or drinking

2. Compensate

Some distractions cannot be fully eliminated. In these situations, drivers can adjust how they drive to reduce

risk. This may include:

- Allowing extra time by adjusting speed and increasing following distance space
- Scheduling glances, keeping eyes off the road for no more than two seconds (four out of every six seconds are needed to focus on the road ahead)
- Staying calm and in control of the vehicle

3. Eliminate

When possible, a driver should eliminate distractions until they can give something their full attention. Removing distractions can help create the safest environment possible. Strategies include:

- Checking maps and program navigation before leaving
- Securing items in the car that may slide or move
- Avoiding bad weather conditions and heavy traffic
- Turning off or silencing cell phones, if possible
- Eating before leaving
- Getting good sleep to prevent drowsy driving
- Avoiding substances or influences that impair judgment and awareness
- Preparing mentally to help stay calm in stressful situations

Recognizing and Addressing Drowsy Driving

Drivers should also be trained to recognize when distraction becomes a safety concern, particularly with drowsy driving. Warning signs include involuntary eye closure, inattention, frequent yawning, fatigue, and difficulty maintaining lane position.

Organizations should provide supportive guidance for addressing drowsy driving without fear of disciplinary action. While a proper rest break can help in the moment, long-term solutions may require scheduling or route adjustments.

Source: Safety National Carrier Chronicles

Safety Talk: Incident Reporting

A good incident investigation tries to answer these questions:

- What happened?
- When did it happen?
- Where did it happen?
- Who was involved?
- Why did it happen?
- How can it be prevented from happening again?



INCIDENT REPORTING

When these questions are answered for all accidents and near misses, patterns often emerge and preventable causes are often discovered. But the patterns may not be true unless information acquired during the investigation is complete and accurate. The observations of co-workers, as well as from employees that were directly involved, can be critical it helps if everyone will:

- Make mental or written notes about the accident before the investigation starts.
- Avoid talking to others before talking to the investigator, since this may confuse the message that the employee is attempting to communicate.
- Answer all questions about the incident as accurately as possible.
- Take the investigation seriously--give it your best.

WHAT TO DO

- The *first* thing to do when an accident happens, is make sure the worker's injuries are treated. The next step is to carefully investigate the events surrounding the accident. The reason for investigations is not to place blame on anyone, but to learn what happened--so similar incidents can be prevented in the future. All employees play an important role in this.
- Should *all* accidents be reported and investigated? Ideally, not only accidents, but also *near misses* should be reported. The study of near misses can help prevent more serious incidents, where someone is actually injured. Such investigations needn't always be extensive, but records of near misses often indicate trends or hazardous conditions that can be corrected.
- Top priority will be given to the most serious events. An accident that results in hospitalization or death must be immediately followed by a thorough investigation, once the injured receive care. Multiple injuries and fatalities are also investigated by OSHA and insurance personnel, so accurate facts must be gathered carefully. Photographs, samples and measurements are often necessary.
- The actual investigation is generally carried out by supervisors or personnel who have been trained for this. Nevertheless, all employees play an important role in the accident prevention process and in preventing future mishaps. Once employees understand why it's important for them to report all accidents and near misses, and to cooperate fully with investigations, management can benefit from their experience and input.
- Employees should be constantly alert to potential causes of accidents--before they happen. All unsafe acts or conditions should be reported to a supervisor immediately, whether or not someone has actually been hurt.

Safety Talk: **Flagger Safety**

In work zones, flaggers are provided to stop traffic as necessitated by the work; or to maintain continuous traffic flow through the work zone at safe speeds

PPE AND ATTIRE

PennDOT flaggers shall wear a hardhat and an ANSI Class 2 high-visibility fluorescent yellow green with orange stripes and gray reflective trim (multi-colored) safety vest. During nighttime operations, ANSI Class 3 garments shall be worn by all employees.

POSITIONING

Flaggers must be standing and alert when facing approaching traffic. Always stand in a highly visible location and when possible do not stand in shaded areas. Flaggers must be in such a position that they can be seen by traffic, so drivers can react safely to their instructions.

For a two-flagger stationary operation, the flaggers should be stationed a minimum of 200 feet in advance of the work area, and for mobile operations 100 feet in advance of the work area. Flaggers should normally stand on the shoulder or in the barricaded lane. Flaggers should stand alone and never allow a group of workers to congregate around their station or stand next to work vehicles or other obstructions which could restrict paths of escape in case of an errant vehicle. Flaggers should always take precautions to be visible, particularly when working at night.

Flaggers should be visible to approaching motorists for a minimum distance:

IF THE SPEED LIMIT IS (MPH):	BE VISIBLE TO MOTORISTS AT (FEET):
20	115
25	155
30	200
35	250
40	305
45	360
50	425
55	495

FLAGGING PROCEDURES (USE OF A STOP/SLOW PADDLE)

A Stop/Slow paddle shall be used to control one-lane, two-way traffic except when flagging in the center of an intersection, or in an emergency situation when a Red Flag is not readily available.

To Stop Traffic:

The flagger shall face road users and aim the STOP paddle face toward road users in a stationary position with the arm extended horizontally away from the body. The free arm shall be held with the palm of the hand above shoulder level toward approaching traffic.

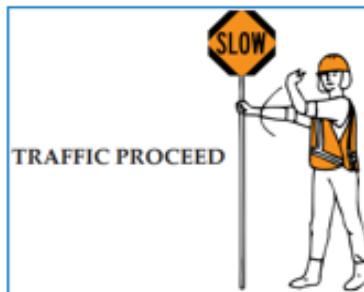
FLAGGER SAFETY, Continued:

To Allow Traffic to Proceed:

The flagger shall face road users with the SLOW paddle face aimed toward road users in a stationary position with the arm extended horizontally away from the body. The flagger shall motion with the free hand for road users to proceed.

To Alert or Slow Traffic:

The flagger shall face road users with the SLOW paddle face aimed toward road users in a stationary position with the arm extended horizontally away from the body.



FLAGGING PROCEDURES (USE OF A RED FLAG)

A red flag shall only be used to control traffic in an intersection where the flagger is positioned within the intersection or in an emergency situation.

To Stop Traffic:

The flagger shall face road users and extend the flag staff horizontally across the road users' lane in a stationary position so that the full area of the flag is visibly hanging below the staff. The free arm shall be held with the palm of the hand above shoulder level toward approaching traffic.

To Allow Traffic to Proceed:

The flagger shall face road users with the flag and arm lowered from the view of the road users and shall motion with the free hand for road users to proceed. Flags shall not be waved as a signal for road users to proceed.

To Alert or Slow Traffic:

The flagger shall face road users and slowly wave the flag in a sweeping motion of the extended arm from shoulder level to straight down without raising the arm above a horizontal position. The flagger shall keep the free hand down.



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.

Membership Programs & Services

Christine Caliguiri
Trust Administrator
724-934-1595
chris@mrtrust.com

Meghan Graham
Director of Programs
724-719-2579
meghan@mrtrust.com

Lisa Wernsman
Finance Officer
724-719-2591
finance@mrtrust.com

Bonnie Moorhead
Finance & Billing
724-719-2591
bonnie@mrtrust.com

Marlene Stone
Office of the Secretary
724-934-9797
mstone@mrtrust.com

WWW.MRMTRUST.COM

Workers' Compensation Claims

WC-Claims@mrtrust.com

Claims Adjusters

Donna Cox-Bird
724-934-1597
donna@mrtrust.com

Rochelle Johnson
724-934-1596
rjohnson@mrtrust.com

Jennifer Zipf
724-934-1598
jzipf@mrtrust.com

Property & Liability Claims

Sue Rim, HUB Three Rivers
800-434-7760
sue.rim@hubinternational.com

