



THE VOICE OF SELF-INSURERS FOR 70 YEARS

THANK YOU TO OUR BREAKFAST SPONSOR!

L&J

Lacey & Jones
ATTORNEYS AT LAW

**MSIA 2024
FALL CONFERENCE**

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



THE VOICE OF SELF-INSURERS FOR 70 YEARS

WELCOME!

**MSIA 2024
FALL CONFERENCE**

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



The MSIA 2024 Fall Conference
is dedicated in loving memory of
Kate Rychlinski.

With appreciation and fondness,
The Board of Managers





3001 W. Big Beaver Road, Suite 206, Troy, MI 48084 • 248-433-1414 • www.michselfinsurers.org

MINUTES OF AUDIT COMMITTEE

October 26, 2023

At the request of the Chairperson of the Board of Managers of the Michigan Self-Insurers' Association, an Audit Committee was established to verify the accuracy of the financial transactions of the Michigan Self-Insurers' Association for the fiscal year ending August 31, 2023.

Based on the Committee's review of the financial records provided by the Treasurer, including checking and saving account balances and disbursements and receipts, the Committee reports that the Treasurer's Report accurately reflects the funds available to the Michigan Self-Insurers' Association for the fiscal year ending August 31, 2023.

Respectfully submitted,

A handwritten signature in black ink that reads "Katie Dominguez". The signature is written in a cursive, flowing style.

Kathryn Dominguez,
Chairperson, Audit Committee



3001 W. Big Beaver Road, Suite 206, Troy, MI 48084 • 248-433-1414 • www.michselfinsurers.org

MINUTES OF ANNUAL MEMBERSHIP MEETING

October 26, 2023

1. The 2023 annual MSIA membership meeting and Fall Conference was held on October 26, 2023.
2. The Audit Committee of the MSIA Board of Managers related that the annual Audit Report had been reviewed and was unanimously approved.
3. The following companies were approved by the membership to continue as the governing Board of Managers for the Michigan Self-Insurers' Association for 2023-2024: City of Grand Rapids; Consumers Energy Company; Corewell Health; DTE Energy; FireKeepers Casino Hotel; Ford Motor Company; General Motors LLC; Henry Ford Health; Ilitch Holdings, Inc.; Marathon Petroleum Co.; Meijer; SpartanNash; Trinity Health; University of Michigan; Wayne County Airport Authority; and Wayne State University.

The following officers were elected by the membership to serve for 2023-2024: Kathleen Rychlinski, University of Michigan - Chairperson; Kathryn Dominguez, Ford Motor Company - 1st Vice Chair; San Vogel, Henry Ford Health - 2nd Vice Chair; Mike Niehaus, Ilitch Holdings - Treasurer; and Dawn Droblich - Lacey & Jones, Executive Secretary

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Dawn Droblich", with a horizontal line extending to the right.

Dawn Droblich,
Executive Secretary



EDUCATING EMPLOYERS FOR OVER 70 YEARS



DAWN DROBNICH

EXECUTIVE SECRETARY

MICHIGAN SELF-INSURERS'
ASSOCIATION



MSIA FALL CONFERENCE
Laurel Manor, Livonia, MI
October 3, 2024

Dawn M. Droblich
Executive Secretary, MSIA



MSIA MICHIGAN SELF-INSURERS' ASSOCIATION

AGENDA

- I. Introduction: MSIA Today
- II. Recognition of Board of Managers & 2024-2025 Slate of Officers
- III. Legal Updates: Caselaw Updates
- IV. Status of Proposed Worker's Compensation Legislative Bill(s)
- V. Closing Remarks



I. INTRODUCTION: MSIA TODAY

- (A) 2024 In Review
- (B) Events
- (C) Watchdog over legislative affairs/self-insured's interest
- (D) Members



MSIA MEMBERS

Ability Assessments PC
Advantage OT
Barrett, Carrie (Lacey & Jones, LLP)
Bridge Excess Solutions
Buie, William (Conklin Benham PC)
Cannon Cochran Management Services, Inc.
Carlisle Medical, Inc.
Cianciosi, Lawrence (Hanba & Lazar, P.C.)
City of Grand Rapids
CompOne Administrators, Inc.
COR Freedom LLC
Corewell Health
County Road Association Self-Insurance Fund
Data Surveys, Inc.
Detroit Public Schools Community District
Digistream Investigations, Inc.
Doctors of Physical Therapy
Drobnich, Dawn
(Lacey & Jones, MSIA Secretary)
DTE Energy
EHIM, Powered by ProCare Rx
Entech Medical Staffing
Examworks
FireKeepers Casino Hotel
Ford Motor Company
Four Winds Casino
General Motors

Genex
Gillies, Caitlin (Murphy & Spagnuolo, P.C.)
Hannon, Donald
(Humphrey Hannon Ruedisueli P.C.)
Henry Ford Health Systems
Hickey, Leonard (Hickey Combs PLC)
Hostetler Fontaine & Associates
Ilitch Holdings, Inc.
IMX Medical Management Services, a QTC Company
IndeQuest Nurse Case Management Insight Service
Group, Inc.
King, Daniel (LeVasseur & DeFrank, P.C.)
LeVasseur, Denice (LeVasseur & DeFrank, P.C.)
Lovernick, Richard (Conklin Benham PC)
MacArthur, MacArthur & Associates
Mackinaw Administrators
Marathon Petroleum
Meijer Great Lakes LTD
Michigan Bankers Association
Michigan IME, LLC
Midland County
Midwest Employers Casualty
NovaCare Rehabilitation
Noeske, Walter (Conklin Benham PC)
O'Brien, John
(Blake, Kirchner, Symonds, Larson, & Smith, P.C.)
Occupational Care Services

OCS OT & Case Management Services
OMPT Specialists, Inc
O'Neill, J Patrick (Lacey & Jones, LLP)
Optum
Orlowski, Robert (Lacey & Jones, LLP)
Powers, Sean (Lacey & Jones, LLP)
Read, Lauri (Keller Thoma, P.C.)
Reed Detective Agency
Rehab Pathways Group
Rehab Without Walls
Reviewworks
Safety National
Sedgwick
Semco Energy
SET SEG
Shoreline Orthopaedics
SpartanNash
Stellantis, Inc.
Team Rehabilitation
The ASU Group
The Imaging Center
Trinity Health
University of Michigan
Wayne County Airport Authority
Wayne State University



II. RECOGNITION OF BOARD OF MANAGERS 2024

A. BOARD MEMBERS

City of Grand Rapids-Erik Von Hatten
Consumers Energy-Darla Walz
Corewell Health-Lindsay Pierce
Detroit Public Schools Community District-Denise Pretzer
DTE Energy-Jerome Hooper
Firekeepers Casino Hotel-Roxanna Perez
Ford Motor Company-Katie Dominguez
General Motors-Cynthia Parker
Henry Ford Health-Sam Vogel
Ilitch Holdings-Michael Niehaus

Marathon Petroleum-Courtney Quilter
Meijer-Theresa Hileman
SpartanNash- Andromeda Matz
Trinity Health-Sandra DiCicco
University of Michigan-Heather Banules
Wayne County Airport Authority-Lynda Racey
Wayne State University-Pam Galloway

Executive Secretary- Dawn Droblich



B. SLATE OF OFFICERS 2024-2025

Chair	Katie Dominguez, Ford
First Vice Chair	Sam Vogel, Henry Ford Health
Second Vice Chair	Roxanna Perez, Firekeepers Casino Hotel
Treasurer	Mike Niehaus, Illich Holdings
Executive Secretary	Dawn Droblich, Lacey & Jones

III. LEGAL UPDATES: CASELAW UPDATES

A. HAGES V SANDVIK INC, 2024 ACO #4

- *MAGISTRATE MUST PERFORM A "COMPLETE DISABILITY ANALYSIS" AFTER THE INITIAL SHOWING OF DISABILITY*

PROCEDURAL HISTORY

1. Magistrate Ognisanti granted open award to plaintiff from 2012-2017 and then said not eligible to receive benefits for failure to perform work offered by the Defendant.
2. WDCAC affirms in part and remands in part.

FACTS

1. Plaintiff was a maintenance leader who performed a job where he crawled into a chiller machine and used a putty knife repetitively for one day at causing his left hand to be “enormously swollen.”
2. Had left CTS surgery, and after that diagnosed with complex regional pain syndrome. Defense IME doctor agreed work related CTS and CRPS, and placed restrictions no use of left arm, and significantly restricted right arm.
3. Plaintiff also treated with a psychologist who diagnosed a depressive disorder.
4. In 2017, Defendant employer offered him work as a security guard and testified he was “only expected to use eyes and ears” and to call 911 if something wrong.

FACTS CON'T

5. Plaintiff's psychologist found him not able to "safely perform the security job due to sleep deprivation and inability to focus," as well as a "severe panic attack after he tried to return to work."
6. Magistrate applied the "significant manner standard," and found plaintiff had a work-related mental condition as well as the physical injuries.
7. Both parties presented testimony from voc consultants, finding lesser paying jobs. Plaintiff's expert, Michelle Robb, opined plaintiff did not have the qualifications, training, or work restrictions given his mental status to have performed the job offered at employer of security guard.

ISSUE

1. After the initial finding of disability, did the Magistrate err by not performing a complete disability analysis pursuant to section MCL 418.301(4)-(8)?
2. Whether the job offered as a security guard was "reasonable employment" taking into account his mental condition, and whether he had "good and reasonable cause" to refuse it?

DECISION

1. WDCA found it was uncontested that plaintiff could not return to his previous job, which was his highest paying job. But this analysis is only an “initial showing of disability”, and magistrate erred by then not performing a “*partial disability analysis*”.
2. Job offer of security guard was a “bona fide” offer. However, remand necessary to determine if the job was “reasonable employment” within his capacity to perform given the plaintiff’s work-related mental condition, and whether employer knew of the mental condition to include panic attacks and would still make that offer.



B. LAU V NEW WORLD BUILDING CORPORATION, 2024 ACO #6

- *DIRECTOR OF AGENCY LACKED JURISDICTION TO HEAR CASE ON "REASONABLENESS AND NECESSITY" OF MEDICAL EQUIPMENT*

PROCEDURAL HISTORY

1. Director Nolish issued an Order requiring Defendant to pay for medical equipment.
2. Defendant appealed that Order to a Magistrate who reversed the Director's Order on the basis of "lack of jurisdiction."
3. Plaintiff then appealed Magistrate Grunewald's decision.
4. WDCAC affirms the magistrate's order finding the Director lacked jurisdiction.

FACTS

1. Plaintiff was found to have a complete disability based on his combination of mental and physical limitations and received an open award of full wage loss benefits and "reasonable and necessary medical related to the injury."
2. Defendant denied payment of a prescribed NuStep machine. As Defendant was under an Order, sought a determination as to the "reasonableness and necessity" of this exercise equipment.
3. Plaintiff's Conservator and Guardian requested a Rule 5 hearing for defendant's noncompliance with the magistrate's order for medical treatment.
4. Director Nolish held "a series of virtual conferences," of which **no record was made and no testimony presented**. Only briefs and documents were submitted.

FACTS CON'T

5. Director Nolish issued an "Opinion and Order of the Director" and reprinted in his order language from plaintiff's brief stating that "*injured employees have an automatic right to medical treatment for work related injuries,*" and that the "statute also places the burden on the employer to dispute and establish that it should not have to pay for such treatment."
6. Defendant appealed Director Nolish' Order to Magistrate Grunewald.
7. Magistrate Grunewald found that "this issue appears to fall clearly within the authority of a magistrate. The Order was entered without jurisdiction to make such a finding."

ISSUE

What was the appropriate means to resolve a dispute as to the reasonableness or necessity of a medical recommendation, given the *limited* scope of what is involved?

DECISION

1. WDCAC found that the obligation to pay medical expenses was based on the statutory prerequisite of "reasonableness and necessity." MCL 418.315(1).
2. Defendants did not suggest plaintiff should no longer treat with the doctor that prescribed the machine, instead they only were *objecting to a single recommendation* of the doctor.
3. MCL 418.315(1) discusses the way disputes are to be resolved over medical treatment and ends with "*by order of the worker's compensation magistrate.*"
4. Magistrate Grunewald's order is correct that the Director lacked jurisdiction and that his order is void as a result.



MSIA MICHIGAN SELF-INSURERS' ASSOCIATION

C. DANIELS V FLAT ROCK COMMUNITY SCHOOLS, 2024 ACO #7

- *PLAINTIFF HAS A RIGHT TO HOME MODIFICATIONS NECESSARY TO PERMIT A REASONABLE DEGREE OF INDEPENDENCE THAT WILL "RELIEVE FROM THE EFFECTS OF THE INJURY."*

PROCEDURAL HISTORY

1. Magistrate Grunewald granted open award of wage loss benefits and medical. He also held that defendant's proposal for home modifications was more reasonable than plaintiff's proposal.
2. WDCAC affirms in part, reverses in part and remands for further analysis and findings consistent with the law.

FACTS

1. Plaintiff was a bus driver catastrophically injured when ran over by a co-worker driving a school bus causing amputation of both legs below the knee.
2. Parties stipulated it was a work- related injury and she was totally and permanently disabled. The sole issue at trial focused upon plaintiff's need for home modifications.
3. Both parties presented proposals regarding modifications to plaintiff's home and the costs for each.

FACTS

4. Magistrate found the work injury necessitated modifications to her home “for the purpose of making plaintiff more independent, and thereby reducing significantly the need for attendant care services.”
5. Magistrate found defendants’ proposal to be the most reasonable, finding plaintiff’s proposal was more than 3x the value of the home. He added the parties might also consider alternatives including a new home in line with the cost projections of the defendant’s proposal. The magistrate **did not** however actually order defendants to do anything regarding the home modifications.

ISSUES

What is the proper legal standard the magistrate should have used to determine *what* home modifications are the responsibility of the defendant?

DECISION

1. WDCAC finds there is “not a single reference to *any evidence*, controlling authority, case law or anything to divine the path the magistrate took through the conflicting evidence, the standards he followed, or reasoning he used to reach his conclusion.”
2. Magistrate wrote “**some** home modifications would be appropriate, but left unanswered, utilizing proper legal standards, **what** home modifications were the responsibility of defendant.”

DECISION CONT'

3. "While the cost of the modifications may be considered in determining what is reasonable, the statute does not permit the analysis to focus on the value or size of the home being modified. Instead, the focus must remain upon the statutory mandate that the modifications *relieve from the effects of the injury.*"
4. Reversed and remanded for facts and analysis under the proper legal standard.



MSIA MICHIGAN SELF-INSURERS' ASSOCIATION

D. CRISPIN V BARTON MALOW BUILDERS and SAYLOR'S INC, MI Court of Appeals
Docket No. 363928, April 11, 2024 (Published)

- *EXCLUSIVE REMEDY PROVISION DOES NOT BAR AN EMPLOYEE OF A SUBCONTRACTOR TO BRING NEGLIGENCE ACTION AGAINST ANOTHER SUBCONTRACTOR*

PROCEDURAL HISTORY

1. Trial court granted Defendants' summary disposition arguing that the worker's compensation benefits plaintiff received through the general contractor's wrap-up policy was plaintiff's exclusive remedy.
2. Plaintiff argued exclusive remedy provision did not apply because he was an employee of the subcontractor.
3. Court of Appeals agrees with plaintiff and reverses trial court stating plaintiff is *free to recover in tort because he was employed only by a subcontractor*.

MICHIGAN SELF-INSURERS' ASSOCIATION

FACTS

1. Defendant Barton Malow was the general contractor who hired multiple subcontractors to include Defendant's Saylor's and Universal Glass.
2. Defendant BM took out an insurance wrap-up policy (an owner-controlled insurance policy) that had them being the primary coverage provider for all people working on the project.
3. Plaintiff, a subcontractor working for Universal Glass, was on a lift welding windows on the fourth floor. A large piece of fireproofing material being applied by an employee of a different subcontractor, working directly above him, fell and landed on him.
4. Plaintiff brought a negligence action against the other subcontractor.



ISSUES

Does the exclusive remedy provision of the WDCA, MCL 418.131, bar plaintiff's negligence action against another subcontractor?

DECISION

1. MI Court of Appeals reverses trial court and states Plaintiff is free to recover in tort against defendants because he was **employed only** by Universal Glass.
2. COA notes that had plaintiff been injured as a result of his employer's negligence, then recovery against Barton Malow under its wrap-up policy, would be the exclusive remedy.
3. Appeal is currently pending in Michigan Supreme Court.



D. SEARCY V COUNTY OF WAYNE, WAYNE COUNTY SHERIFF'S OFFICE, ESTATE OF BENNY NAPOLEON, MI Court of Appeals, Docket No. 365111, May 30, 2024 (Unpublished)

- *CLAIMS BARRED BY GOVERNMENTAL IMMUNITY AND THE EXCLUSIVE REMEDY PROVISION OF WDCA; NO INTENTIONAL TORT*

PROCEDURAL HISTORY

1. Trial court found plaintiff's claims were barred by governmental immunity (the governmental tort liability act); AND
2. Barred by the exclusive remedy provision of the WDCA as no intentional tort was established.
3. MI Court of Appeals affirms granting summary disposition to all defendants.

FACTS

1. Plaintiff was a deputy sheriff at the Wayne County jail performing the nighttime lockdown procedure. Although jail policy required this to be done by two officers, plaintiff was working alone when an inmate escaped after jamming the mechanical lock with a pencil eraser. The inmate attacked plaintiff, placed him in a chokehold and he died as a result.
2. Plaintiff's estate alleged there was significant understaffing leading to him working alone. Also, jail was very old and many of locks and security cameras installed to monitor officer safety were not working properly. Plaintiff's allege that the conditions at the jail caused "continually dangerous conditions." Plaintiff's argued county was liable for the commission of an intentional tort as well as the dangerous conditions being exception to governmental immunity.
3. Defendants argued they are governmental agencies, and the operation of a jail is a governmental function thereby giving them governmental immunity.



ISSUES

Did the trial court err by dismissing the claims against the defendants on the basis of either governmental immunity or intentional tort?

DECISION

1. COA says no. Dismissing the case upon the defense of governmental immunity for all defendants was proper. It provides a “cloak of immunity when protecting a defendant’s honest belief and good-faith conduct, while exposing liability to a defendant who act with malicious intent.”
2. While defendants were aware of understaffing, equipment problems at the jail, and the danger of inmates, the evidence showed the defendants adopted policies for protecting officer safety. Defendant’s failure to enforce safety protocols does not establish their lack of good faith or malicious intent. Therefore, summary disposition was proper.
3. Bar for showing an intentional tort was committed is a high one.
4. Case was not appealed to the MI Supreme Court.



IV. STATUS OF PROPOSED WORKERS' COMPENSATION LEGISLATIVE BILLS

A. WHAT MAY BE INTRODUCED...IF AND WHEN

B. ELECTION'S IMPACT



V. CLOSING REMARKS

MARK YOUR CALENDARS - 2025 SPRING CONFERENCE

May 28th - May 30th, 2025

BOYNE MOUNTAIN RESORT, BOYNE, MI



EDUCATING EMPLOYERS FOR OVER 70 YEARS



DAWN DROBNICH

EXECUTIVE SECRETARY

**MICHIGAN SELF-INSURERS'
ASSOCIATION**



EDUCATING EMPLOYERS FOR OVER 70 YEARS



MICHIGAN DEPARTMENT OF
**LABOR & ECONOMIC
OPPORTUNITY**

WORKERS' DISABILITY COMPENSATION AGENCY



EDUCATING EMPLOYERS FOR OVER 70 YEARS



MICHIGAN DEPARTMENT OF
**LABOR & ECONOMIC
OPPORTUNITY**

WORKERS' DISABILITY COMPENSATION AGENCY

MSIA EDUCATING EMPLOYERS FOR OVER 70 YEARS



**KIDS'
CHANCE
OF MICHIGAN**

EDUCATING CHILDREN OF INJURED WORKERS

Brooke Blower, President



KIDSCHANCEOFMI.ORG



WE'VE HIRED HELP

THE OPPORTUNITY FOR KIDS' CHANCE OF MICHIGAN HAS EXPANDED, AND WE'RE THRILLED TO INTRODUCE OUR FIRST PAID POSITION. WE ARE PROUD TO JOIN OVER 25 OTHER CHAPTERS IN HIRING A VIRTUAL ASSISTANT. DANA, OUR ASSISTANT, WORKS FROM HER HOME IN TEXAS. WE LOOK FORWARD TO TRANSITIONING ADMINISTRATIVE RESPONSIBILITIES TO HER, ENABLING OUR BOARD TO CONCENTRATE ON OUTREACH AND RAISING AWARENESS.



CONGRATULATIONS TO OUR FALL 2024 RECIPIENTS



10 Recipients

\$30,000

2024 Total: \$68,750



NEW STUDENT

ZOE, FERRIS STATE
FATHER PASSED IN A 2012
WORK RELATED ACCIDENT

2024 GRADUATES

HEATHER, OAKLAND UNIVERSITY
SHELBY, FERRIS STATE





MURRAY FELDMAN SCHOLARSHIP WINNERS

\$5,000

Belma, Michigan State University

I consider myself an extremely lucky individual to receive the benefits of Kids' Chance of Michigan and owe a large part of my success to the scholarship fund for providing me the chance to go to college. However, it is evident that there are hundreds to thousands of other children who hold similar stories to me, yet are unaware that they are eligible for Kids' Chance of Michigan and can receive the financial benefits of the fund. Because of this, I am deeply passionate about providing more outreach on Kids' Chance of Michigan in the aim of reaching as many affected families as possible and providing the gift of partially funded education.





MURRAY FELDMAN SCHOLARSHIP WINNERS

\$2,500

Zoey, Ferris State University

I lost my father in 2012 to a tragic work accident. For years I felt like I could not relate to other children as they had never faced the grief I did. From my moment of birth to the day I lost him, I was a daddy's girl: trips to the zoo, copious amounts of candy, "Dad, will you sleep with me? I had a nightmare." I lost my father, my other half, so I assumed, surely, there were some scholarships to compensate for his death. When I found Kids' Chance and read your mission, my breath was taken. I thought, "How can something specifically related to my testimony have a scholarship?" Surely enough, I fit all the application requirements and sent in my application. While my father's life can not be replaced, his life has allowed me to be financially stable through college, all thanks to Kids' Chance of Michigan.



BREAKING NEWS



NATALIE PETROVSKI
VICE PRESIDENT



AZURELY KERR
ADVISORY COMMITTEE CHAIR

PLANNING FOR THE FUTURE



When a worker is severely injured or killed on the job, it doesn't just affect them – it affects their entire family.

These injuries can come at any time – when children are grown, and even when they're still quite small.

Thinking about the future is put off, and when the time comes, the cost of higher education can be well out of reach.

We can help you and your child, no matter how old they are.

[KIDSCHANCE.ORG/PFF-FOR-FAMILIES](https://www.kidschance.org/pff-for-families)





**THANK YOU FOR YOUR
CONTINUED SUPPORT**

KIDSCHANCEOFMI.ORG

SPRING GOLF OUTING: MAY 12TH



MSIA EDUCATING EMPLOYERS FOR OVER 70 YEARS



**KIDS'
CHANCE
OF MICHIGAN**



THE VOICE OF SELF-INSURERS FOR 70 YEARS

VISIT WITH OUR EXHIBITORS AND SPONSORS!

MSIA 2024 FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA





THE VOICE OF SELF-INSURERS FOR 70 YEARS



T **TEAM**
R **REHABILITATION**
PHYSICAL THERAPY

MSIA 2024
FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



EDUCATING EMPLOYERS FOR OVER 70 YEARS



**BERNIE LES,
PH.D., LP**
INSIGHT PSYCHOLOGICAL
SERVICES, PLLC



**RACHAEL LES,
M.S., TLLP**



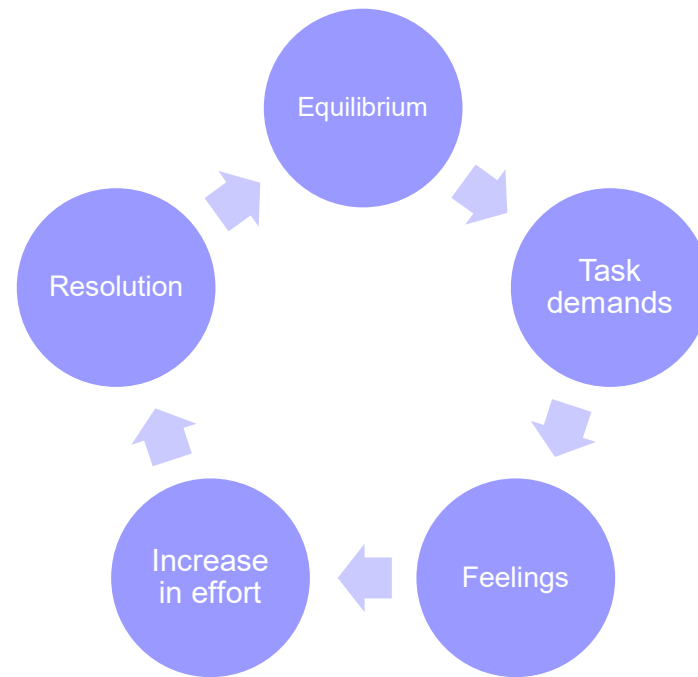
Mental Health in the Workplace



Topics to be covered today

- The difference between normal functioning and psychopathology
- Different causes of mental health issues
- Coping strategies to mitigate mental health problems
- Building resilience

Normal functioning





Stress vs. Pathology

■ Stress

- Specific stressor
- Engagement with thinking
- Growth Oriented Goals



Where it becomes unhealthy

- Specific stressor triggers internal problem
- Stress becomes undifferentiated
 - Too big and overwhelming
- Person feels small
- Deficit goals
 - Escape fantasies
 - Burnout



Burnout defined

- WHO

- Unmanaged chronic workplace stress

- Blend of several things

- Anger
- Discouragement
- Apathy
- Withdrawal

Doing more but with less feelings of accomplishment.



Environmental Factors

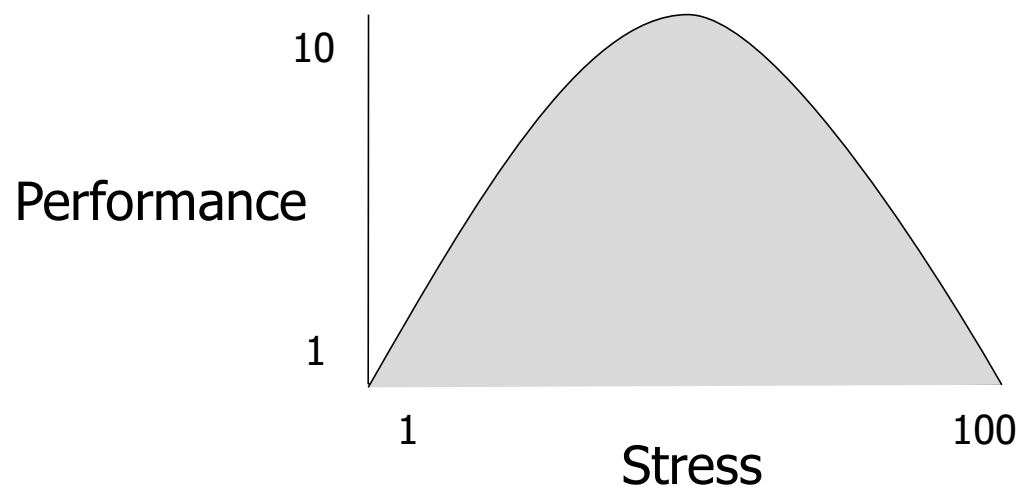
- Too much work and not enough resources
 - Gradual build up to tipping point
 - Go from Preparation to Crisis
 - Existential downward spiral
- Injustice
 - Could be avoided
 - Personal agency

Cultural Factors

- Romanticization of hustle culture
 - Balance is belittled
- Money is happiness
- Overall feelings of inadequacy/imposter syndrome

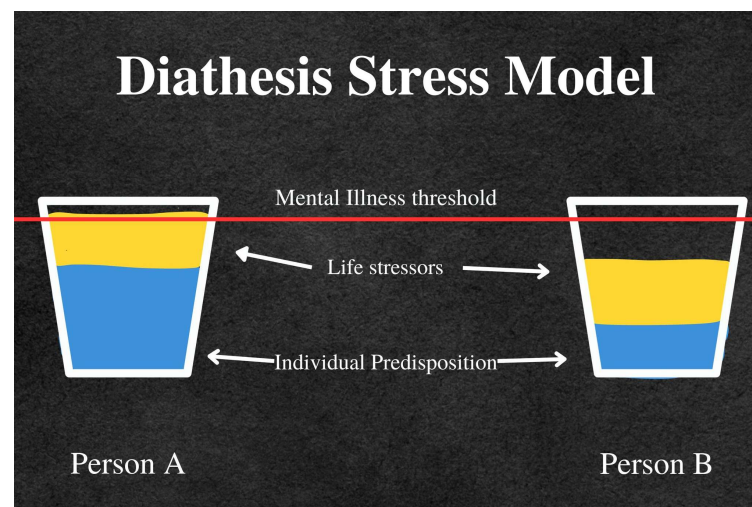


Where Burnout Lives



Stress-Diathesis Model

- Not entirely the environment
- You have vulnerabilities





Internal Vulnerabilities

- Personalization
- Maximization / Minimization
- Overgeneralization
- Escape fantasies
- Low self-efficacy



Common mental health problems

- Personality Disorders
 - Narcissism
 - Sociopathy
 - Borderline
- Anxiety and Mood Disorders
 - Anxiety
 - Depression



Simple Definitions

- Pathology is
 - Persistent
 - Rigid
 - Maladaptive
 - Disproportionate
 - Distracting from objective



Interpersonal Vulnerabilities

- Insecure attachments
 - Poor working models
 - Inadequate support system
 - One of the 2 natural anti-anxieties
 - High conflict



What happens?

- Stress leads to Anxiety

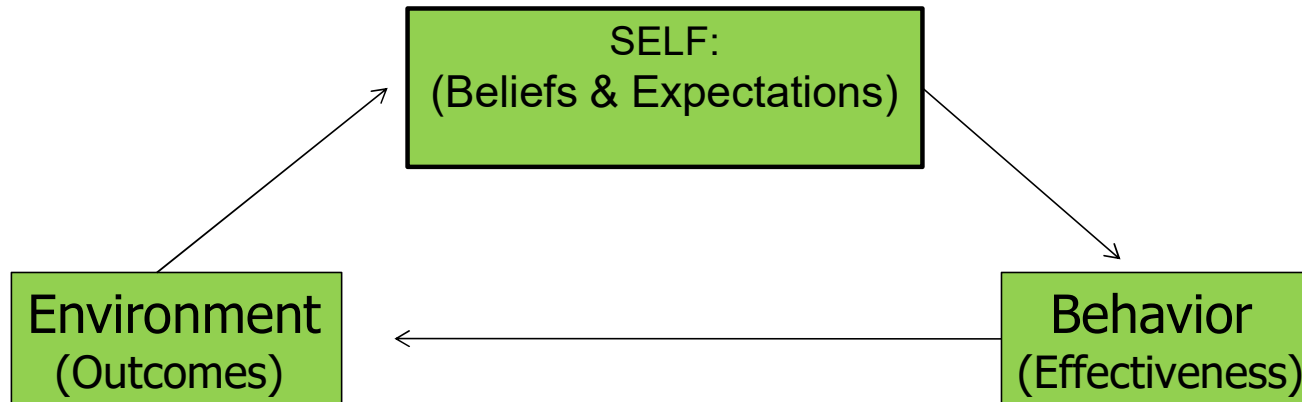
- Stress = normal, proportionate response to environmental demands

- Anxiety

- Negative expectations

- Bracing posture


Existential Downward Spiral





A Note on Trauma

- Some workplace stress could reach the level of traumatic
 - What's at the core of trauma?
 - Symptom Parallels
- Intersection between burnout and existing trauma



Aftermath of Burnout: From a Trauma Perspective

- Shattering of assumptions = loss of equilibrium
 - Assumption of positive outcomes
 - Assumption of order
 - Assumption of worth
- Incomplete stress cycle



Essential Mindsets for Resilience

- Not unrealistic—you CAN have this
- No one's coming to save you—must matter to YOU
- Willingness to welcome change
 - Self-compassion
- Gratitude
- Redefine success/failure to reduce “laziness” guilt

***Are you fighting against the current or
flowing with it?***



Coping Strategies to Lessen the Impact of Trauma

■ Cognitive

- Redefining burnout & triggers
 - Internal locus of control
 - Meaning
 - Refocusing self-blame
 - Mindfulness

■ Behavioral change

- Completing the stress cycle
- Restoring Attachment & Belonging
- Community & Culture



Improving Workplace Environment

- Trauma-Informed Workplace
 - Culture
 - Empowerment
 - Collaboration
 - Community
 - Humility & responsiveness
 - Collective pursuit of meaning



Two Behavioral Coping Skills That Improve Mental Health

■ Attachment

- Reach out to someone and Talk
- Deshame

■ Psychological Effectance

- Pick something you have control over and master it
- Mastery leads to an ability to say “no.”



More Solutions...

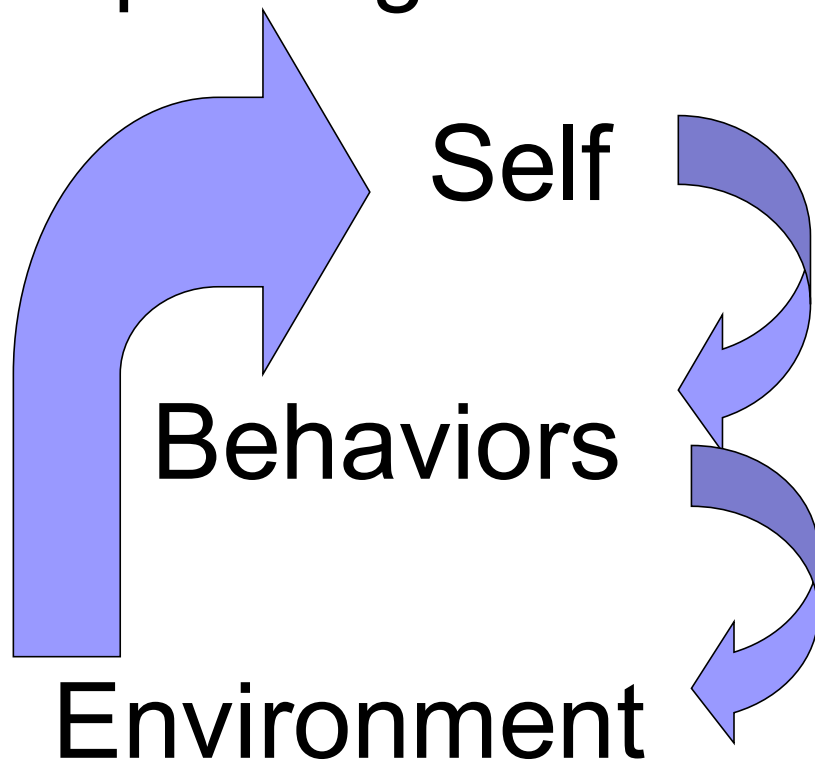
- Adopting a Growth Mindset
 - Vs. a Fixed Mindset
- Provide your task with meaning
 - Not always externally given
- Consider a timeline
 - Postponement of gratification



What Makes Healing Durable?

- A healthy narrative about what happened
- Own what you have to own
 - Forgive and atone
- Deep engagement in your work (Flow)
 - Vs. Reputation management
- Self care
 - NOT ESCAPE

Upward Spiraling



MSIA 2024 FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA

SPEAKER SURVEY

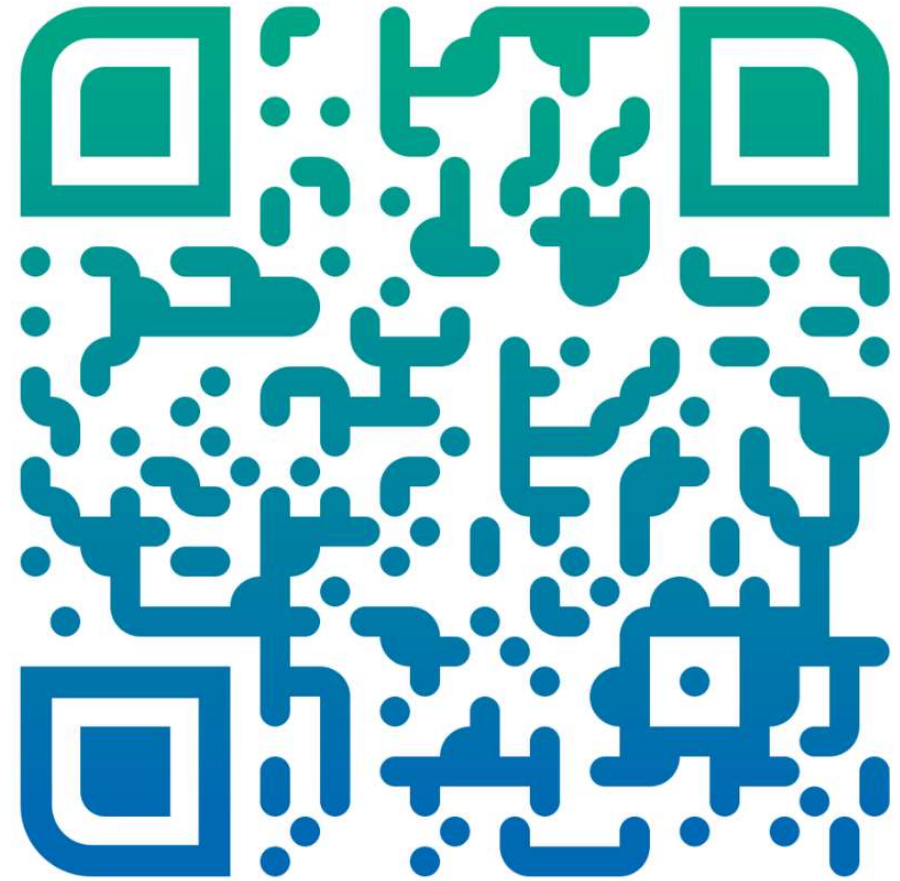


**BERNIE LES,
PH.D., LP**

INSIGHT PSYCHOLOGICAL
SERVICES, PLLC



**RACHAEL LES,
M.S., TLLP**



SCAN THIS QR CODE OR GO TO
[HTTPS://FORMS.GLE/D323MCCOHPCWFXVX8](https://forms.gle/D323MCCOHPCWFXVX8)



THE VOICE OF SELF-INSURERS FOR 70 YEARS



T **TEAM**
R **REHABILITATION**
PHYSICAL THERAPY

MSIA 2024
FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA

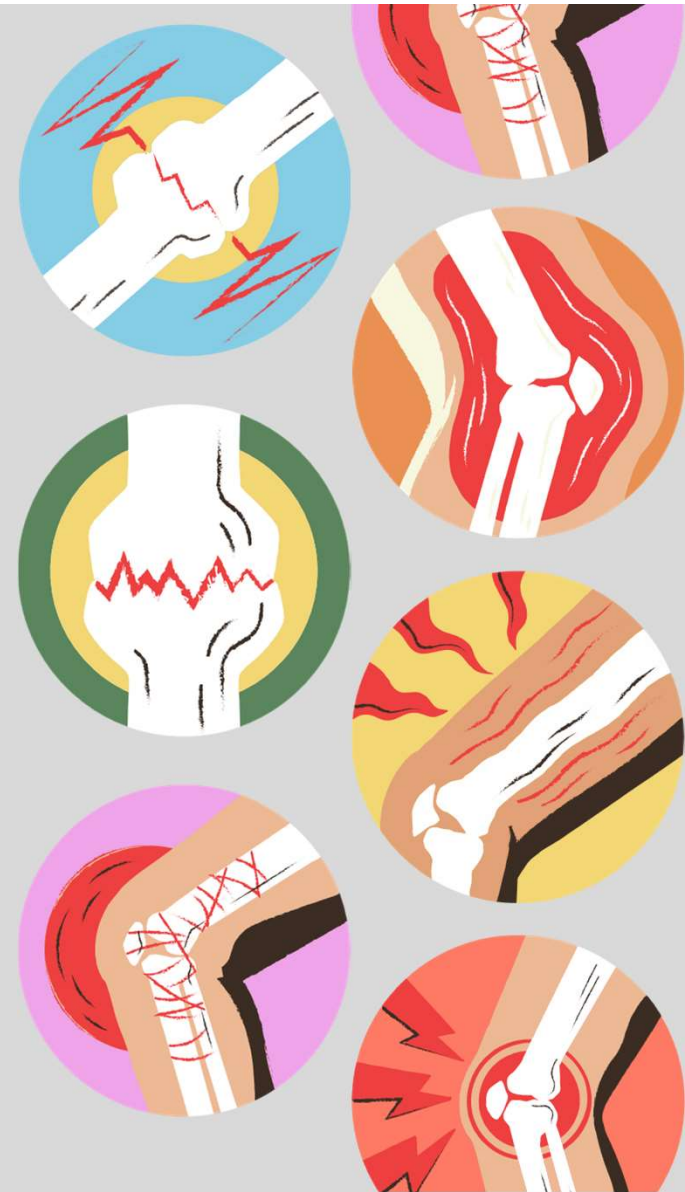
MICHIGAN MADE & EMPLOYEE OWNED
SINCE 2001



T **TEAM**
R **REHABILITATION**
PHYSICAL THERAPY

YOUR PARTNER FOR INJURY PREVENTION AND A
SAFE RETURN TO WORK PROGRAM

60 LOCATIONS IN MICHIGAN



PHYSICAL THERAPY CARVE OUT

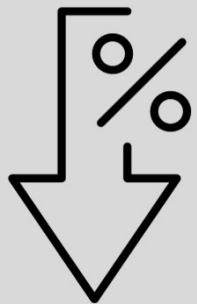
As an employer in Michigan, you have the flexibility to choose your service providers. You can choose to separate physical therapy from your occupational health program.



WHY CARVE OUT PT?



Physical therapists are not authorized to write referrals. As independent providers, we treat only those patients who are referred to us. By separating physical therapy from your occupational health provider—particularly those who operate their own physical therapy clinics—you will likely see a decrease in overall physical therapy utilization, leading to immediate cost savings.



LOWER PT
UTILIZATION

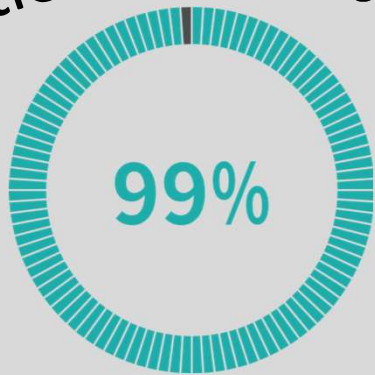


SAVE MONEY



WHY CARVE OUT WITH TR?

Patient Satisfaction



A Trusted Partner



We have implemented Work Comp Best Practices to promote consistency throughout our clinics. Effective communication plays a crucial role in these practices, nurturing authentic partnerships with our referral sources. Additionally, our therapists receive ongoing continuing education to ensure they are equipped with all the necessary tools to meet the needs of our clients.



Locations in MI

60

Initial Evaluations

48
HOURS

ADDITIONAL ADVANTAGES

- Initial evaluations within 48 hours
- Nationally ranked outcomes
- 60 convenient locations
- Dedicated work comp team
- In all major networks

135 CLINICS IN TOTAL
MI, IL, IN, WI & GA



EMPLOYER SERVICES



All of our services are customized to fit the needs of each individual employer and their employees.

- Pre-Employment Testing
- Lift Tests
- Ergonomic Evals
- Job Site Analysis
- Job Description Rewrites
- Near Site Early Intervention

Our on-site early intervention program can reduce recordables and help you save money by taking advantage of our highly skilled therapists for injury screenings.



REHABILITATION SERVICES



- Physical Therapy
- Occupational Therapy
- Worker Conditioning
- Functional Capacity Evaluations

We help patients return to work with higher improved functionality and fewer visits compared to the national average!



MAKING THE CHANGE IS SIMPLE!



Reach out to your account manager to update your special instructions or go directly to your occupational health provider and request that all PT goes to **TEAM REHAB**. And since we are part of all of the major networks, it won't interrupt your billing or authorization process!

CENTRAL SCHEDULING & AUTHORIZATION
WC@TEAM-REHAB.COM



TTEAM
REHABILITATION
PHYSICAL THERAPY

**WANT TO LEARN MORE
ABOUT TR?**

BROOKE BLOWER

brooke.blower@team-rehab.com

586.909.4368

YOUR MI SALES TEAM

HARRISON ENGLISH

harrison.english@team-rehab.com

248.881.6907

TEAM-REHAB.COM





THE VOICE OF SELF-INSURERS FOR 70 YEARS



T **TEAM**
R **REHABILITATION**
PHYSICAL THERAPY

MSIA 2024
FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



THE VOICE OF SELF-INSURERS FOR 70 YEARS

THANK YOU TO OUR LUNCH SPONSORS!



Hanba & Lazar
Attorneys and Counselors



**MURPHY &
SPAGNUOLO PC**
Attorneys at Law



**MSIA 2024
FALL CONFERENCE**

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



THE VOICE OF SELF-INSURERS FOR 70 YEARS

LUNCH

**MSIA 2024
FALL CONFERENCE**

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA





THE VOICE OF SELF-INSURERS FOR 70 YEARS



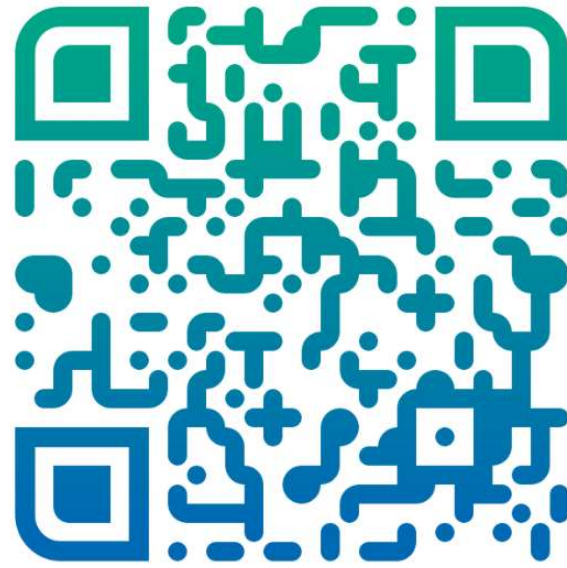
MSIA 2024 FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



EDUCATING EMPLOYERS FOR OVER 70 YEARS

ATTENDEE FEEDBACK SURVEY



SCAN THIS QR CODE OR GO TO
[HTTPS://FORMS.GLE/4DVMKPIS7YSWIP628](https://forms.gle/4DVMKPIS7YSWIP628)



EDUCATING EMPLOYERS FOR OVER 70 YEARS



SHERIFF MICHAEL BOUCHARD

*OAKLAND COUNTY SHERIFF'S
OFFICE*

MSIA 2024 FALL CONFERENCE

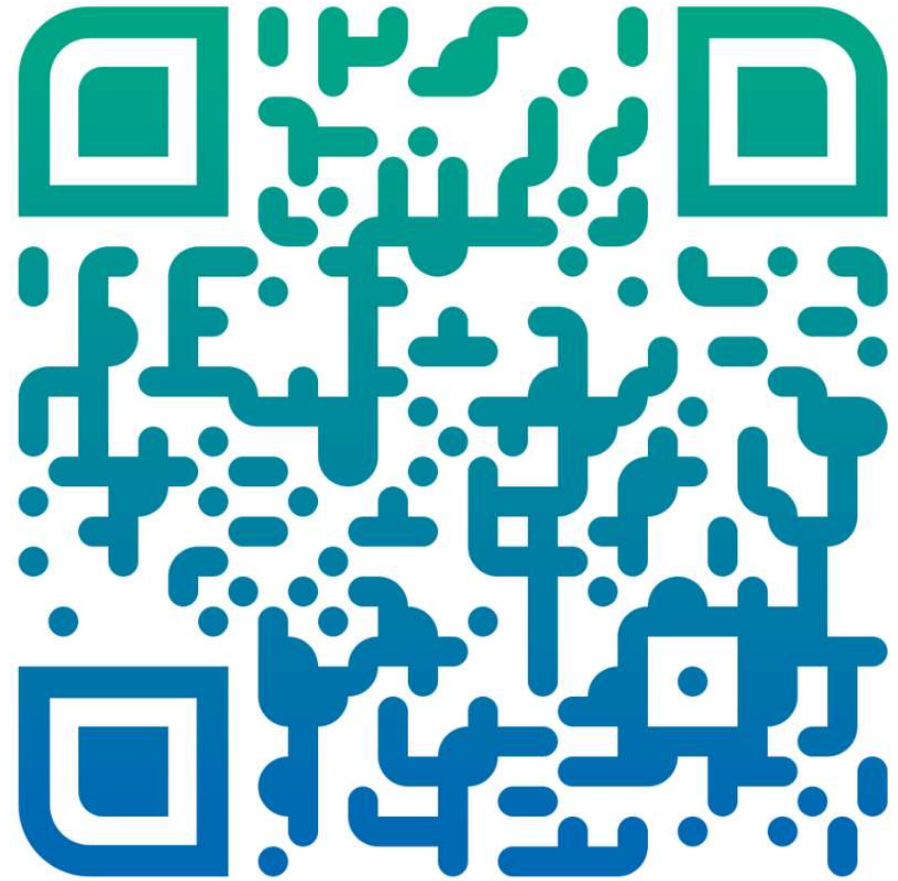
OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA

SPEAKER SURVEY



**SHERIFF MICHAEL
BOUCHARD**

OAKLAND COUNTY SHERIFF'S
OFFICE



SCAN THIS QR CODE OR GO TO
[HTTPS://FORMS.GLE/D3J2SBU4J9ZR69XN6](https://forms.gle/D3J2SBU4J9ZR69XN6)



THE VOICE OF SELF-INSURERS FOR 70 YEARS

THANK YOU TO OUR BREAK SPONSOR!



FROM INJURY TO TREATMENT

expedited-care.com

MSIA 2024
FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



THE VOICE OF SELF-INSURERS FOR 70 YEARS

VISIT WITH OUR EXHIBITORS AND SPONSORS!

MSIA 2024 FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA





THE VOICE OF SELF-INSURERS FOR 70 YEARS



MSIA 2024 FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



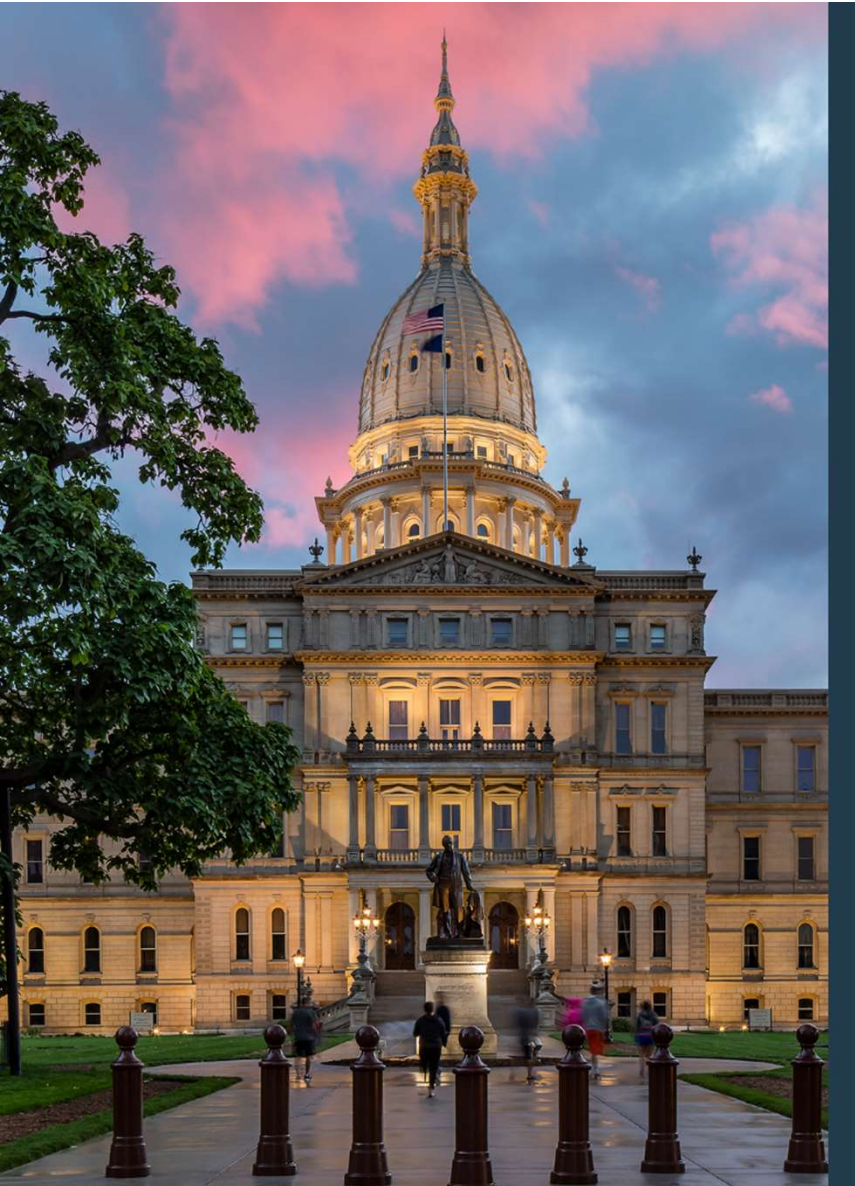
EDUCATING EMPLOYERS FOR OVER 70 YEARS



WENDY BLOCK

*SR. VICE PRESIDENT OF BUSINESS
ADVOCACY & MEMBER
ENGAGEMENT*

MICHIGAN CHAMBER OF
COMMERCE



Lansing Landscape: A Legislative and Political Update

Michigan Self-Insurers' Association (MSIA)

October 3, 2024



MI Chamber – A Snapshot

- Approximately **5,000** members
 - Every size, industry
 - All 83 counties
- **Mission:** To help businesses succeed and ensure a stronger Michigan for all



About the MI Chamber and Our Team



JIM HOLCOMB

President and CEO
517-371-7696
jholcomb@michamber.com



WENDY BLOCK

Sr. Vice President of Business Advocacy
517-371-7678
wblock@michamber.com



MIKE ALAIMO

Dir. of Environmental and
Energy Affairs
517-371-7673
malaimo@michamber.com



BECKY BURTKA

VP of Member Engagement
517-371-7674
bburtka@michamber.com



LEAH ROBINSON

Dir. of Legislative Affairs
517-371-7669
lrobinson@michamber.com

What **Business Leaders** are **Saying**

- **Economic uncertainty**
 - Inflation and high interest rates delaying capital decisions
- **Labor**
 - Skill-based needs
 - Availability of workers
 - How to meet expectations on wages, benefits, flexibility
- **Frustrated** and tired of politics, churn in policy
 - Impact on Supreme Court's ruling on Earned Sick Time, minimum wage
 - Regulatory environment is unpredictable and/or unfavorable



Michigan at a **Crossroads**

- **Declining population**
 - Ranked 49th in growth since 1990
 - Aging citizenry; more deaths than births
- Stubborn **public policy problems**
 - Job shortages statewide
 - Difficulties attracting new businesses
 - Financial and quality-of-life challenges
- Free enterprise faces a **wide range of threats**
- Other states are **recruiting** hard
 - Using tax and regulatory environments to attract away from MI, highlighting recent public policy decisions
 - Not always about incentives



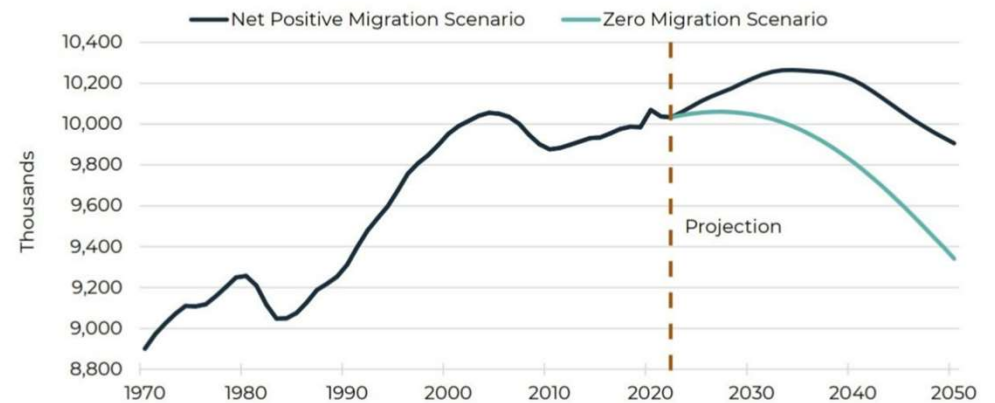
Population – Warning for MI's Future

- MI population could fall by nearly **700,000 by 2050**
 - Lose status as 10th largest state
- **“Growing Michigan Together Commission”** created to develop recommendations to support population growth. Four areas of focus:
 - PreK-12 education
 - Higher Ed
 - Jobs, Talent, and People
 - Infrastructure and Places
- **\$10 billion+ in new spending recommendations**
 - Goals are laudable but lack specifics or funding mechanisms
 - Need to take issue seriously to secure Michigan's future

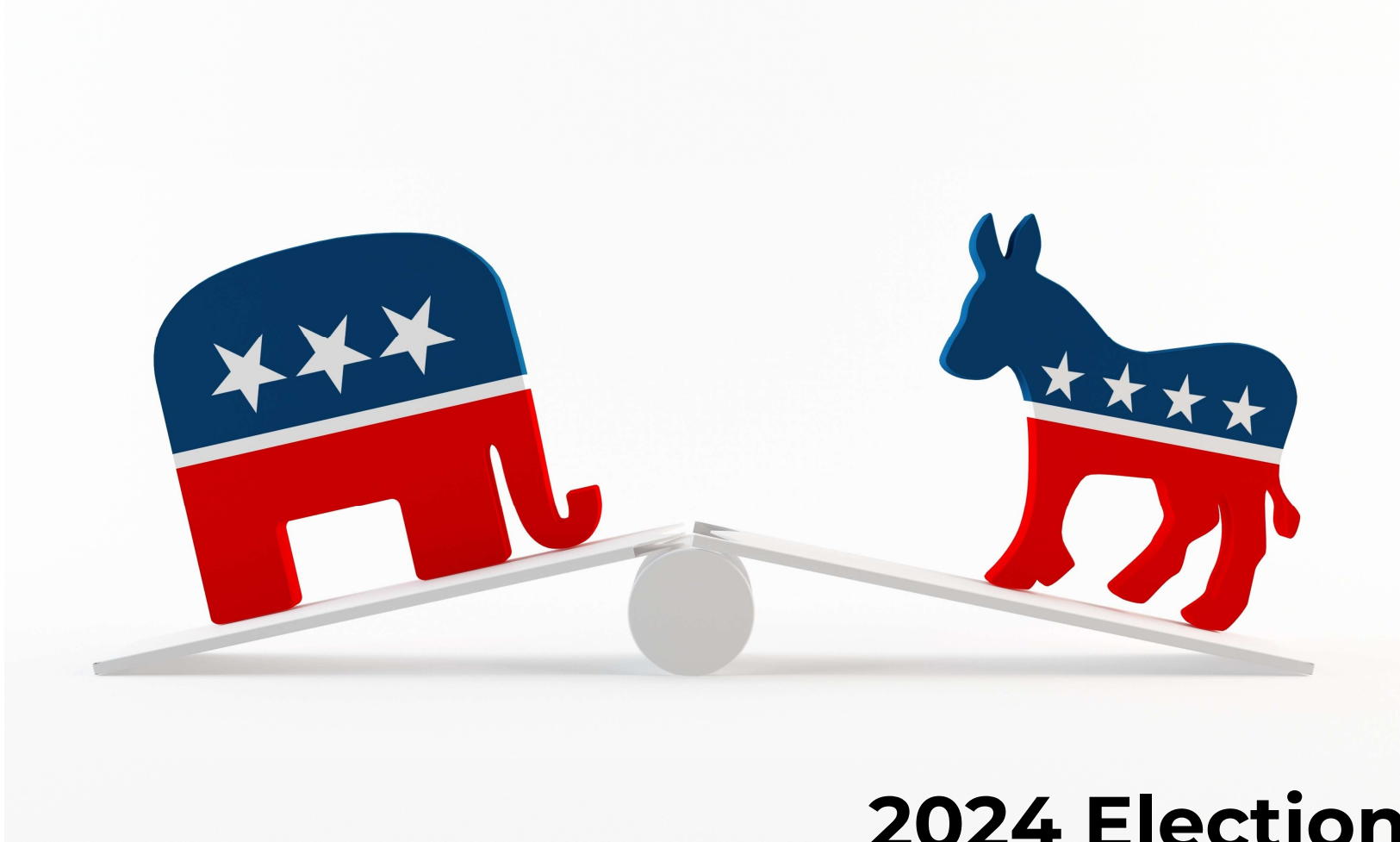
Population Projections

Even with positive migration, Michigan is projected to continue experiencing slow growth and then population decline beginning in the 2030s.

Figure 1: Michigan Total Population, Historical and Projected



Source: WONDER Database, Centers for Disease Control; 2024 Vintage Population Projections, Michigan Center for Data and Analytics; Population Estimates Program, U.S. Census Bureau



2024 Elections

2024 Elections

110 MI House seats

- Fight for majority (who controls the agenda)
- 10 key races (some say as many as 13-15)

6 key pick-up opportunities for Rs:

- HD 58 – Macomb: [Nate Shannon](#) vs. [Ron Robinson](#)
- HD 27 – Downriver: [Jaime Churches](#) vs. [Rhylee Linting](#)
- HD 103 – Traverse City: [Betsy Coffia](#) vs. [Lisa Trombley](#)
- HD 44 – Battle Creek: [Jim Haadsma](#) vs. [Steve Frisbie](#)
- HD 61 – Macomb: [Denise Mentzer](#) vs. [Robert Wojtowicz](#)
- HD 31 – Lenawee, Monroe, Wayne Co.: [Reggie Miller](#) vs. [Dale Biniecki](#)

4 pick-up opportunities for Ds:

- HD 46 – Jackson: [Kathy Schmaltz](#) vs. [Dan Mahoney](#)
- HD 55 – Oakland Co.: [Mark Tisdell](#) vs. [Trevis Harrold](#)
- HD 28 – Downriver: [Jamie Thompson](#) vs. [Janise O’Neil Robinson](#)



2024 Elections

2 MI Supreme Court seats

- Full Term – **Andrew Fink** vs. **Kimberly Ann Thomas**
- Partial Term – **Kyra Bolden** (incumbent) vs. **William “Bill” O’Grady**

1 U.S. Senate seat

- **Elissa Slotkin** vs. **Mike Rogers**

13 congressional seats (2 will be hotly contested)

- 7th (**Barrett** vs. **Hertel**)
- 8th (**Junge** vs. **McDonald Rivet**)





Key
Policy
Issues

End of Session and Lame Duck

- **End 2023-24 legislative session drawing near**
- **Agenda will be determined by outcome of 2024 elections**
 - Could be slow end to session
 - Fast and furious end to get a host of priority items accomplished
 - Something in-between
- **MI Chamber focus:**
 - Amendments to the Earned Sick Time Act, minimum wage
 - Block and tackle on key bills
 - Workers' Compensation
 - Insurance Bill of Rights
 - More: <https://www.michamber.com/keybills/>



Workers' Compensation

- Early drafts sought to:
 - Expand the pool of those who **qualify** for benefits
 - **Gut partial disability** and **work search** provisions
 - Revise how **pre-existing conditions** are treated
 - **Increase benefit** amounts
 - Weekly wage loss replacement, max weekly rate
 - **Rewrite independent contractor** classifications
 - Gut rebuttable presumption to create **new avenues for litigation** running parallel to WC



Workers' Compensation

- Priority for MI Association of Justice, labor unions
- Working on scaled back bill:
 - **Redefine “disability”** to gut partial disability
 - Totally disabled if can't return to job before or at time of injury
 - **Remove work search** requirements, reduction in benefits if fail to accept
 - **Increase benefit amounts**
 - Increase **death benefits**
 - More
- Could become a lame duck issue



Board of Magistrates

- **14-member** body
- Hear **disputes** under the WDCA
- **Appointed** by the **Governor**
- **Advice and consent of Senate**
- Four-year terms
- Qualifications:
 - Member in good standing with the State Bar
 - Licensed to practice in court for 5+ years
- Chairperson, who serves at the pleasure of the Governor, supervises Magistrates, schedules work



Appointments – Board of Magistrates

- Qualifications Advisory Committee, which interviewed candidates for Appellate Commission and Magistrates, abolished by 2011 reforms
 - Rubber stamp
 - Not effective
- “Gentleman’s agreement” was working
- Political dynamics have changed, shifting how these appointments occur
 - Fewer and fewer “employer picks”

MAGISTRATES' TERM DATES

Sorted by Name

Magistrate's Name	Appointed	Term Expires
Baisel, Marvin	12/13/2021	01/26/27
Cantor, Michael	9/11/2023	01/26/27
Castora, Keith	01/26/13	01/26/25
Della Santina, Philip	01/26/19	01/26/27
Ehrlich, Richard	01/26/21	01/26/25
Heck, Michael	01/26/19	01/26/27
Housefield, J. William	01/26/17	01/26/25
Kales, Kevin	01/26/21	01/26/25
Segel, Lenny	01/26/21	01/26/25
Slater, Chris	01/31/11	01/26/27
Smith, James W.	01/27/23	01/26/27
Watkinson, Jr., William W.	01/27/23	01/26/27
Williams, David	01/26/13	01/26/25
Woons, Lisa	01/26/13	01/26/25

Insurance “Bill of Rights”

- Priority for MI Association of Justice
- Senate Bill [329](#), House Bill [4681](#)
- Requires insurers to act in “**good faith**” and “**fairly and reasonably**” when dealing with claims
 - Applies to all lines – including workers’ comp
 - Lacks key definitions of “good faith” and “fair dealing”
- New restrictions on the way insurers (employers) investigate, evaluate and pay claims



Insurance “Bill of Rights”

- **Pay claims first, ask questions later**
 - Shall “give all reasonable benefit of the doubt to the claimant in the investigation and evaluation of a claim”
 - “An ambiguity in an insurance contract or policy must be construed in favor of the insured”
- Insurers are subject to **punitive damages** under the bill, claimant’s legal expenses
- Also liable for **damages** owing to “**emotional distress, humiliation, and anxiety** experienced and reasonably likely to be *experienced in the future*”
 - No caps on these damages

Coalition:

<https://www.donttouchmirates.com/>

59% OF MICHIGANDERS OPPOSE MISGUIDED
“BAD FAITH” LEGISLATION THAT WOULD RAISE INSURANCE PREMIUMS

Paid Leave, Minimum Wage Decision

- Michigan Supreme Court decision – *Mothering Justice v. Attorney General* – **puts into law two 2018 ballot proposals**
- Were hopeful Court would put **politics aside** and focus on the text in the Michigan Constitution... but they didn't
- Impact will be deep and **felt by job providers and workers alike**



Need to Know – Paid Leave

- **No exemptions** – large and small employers, full- and part-time, seasonal
- **Accrual** – 1 hour for 30 hours worked, 72 hours/year
 - Fewer than 10 employees – 40 hours paid, 32 hours unpaid
- Forces employers to **rethink PTO** bank approach, time off policies
- No **notification** – “as soon as practicable”
- **Increments and use** of time, carryover of time
- Limits **documentation** (employer pays)
- **Litigation nightmare** – rebuttable presumption and private right of action
- **Fines** and fees



Need to Know – Minimum Wage

Effective Feb. 21, 2025, minimum wage increases from \$10.33/hour to:

NEW YEAR	NEW MIN. WAGE	TIPPED MINIMUM WAGE
2025	\$12.48	48%
2026	\$13.29	60%
2027	\$14.16	70%
2028	\$14.97	80%
2029	Automatic increases based on rate of inflation (CPI-W)	90%
2030	Inflation	100%



Legislative Efforts

- Building a broad coalition (traditional and nontraditional partners)
- Meetings with legislators.
 - Educating and asking for help
- Political realities



The MI Supreme Court's Decision on Mandatory Paid Sick Leave

Top Things Lawmakers Need to Know About the Impact of the Supreme Court's Decision on Paid Leave

DISRUPTIVE AND BAD FOR EMPLOYEES

The Earned Sick Time Act will force employers of all sizes and types to rethink their existing paid leave policies. Because the Act micromanages things like notification and increments that time can be used and adds avenues for costly litigation against businesses for compliance mistakes, most employers will move to separate sick time from other paid time off (PTO) banks -- even though most employees prefer a combined bank.

- **Our Ask:** Exempt employers with paid leave policies that meet or exceed the number of hours required under the act, including all forms of paid leave.

NO EXEMPTIONS

Sick leave must be expanded to all employees (full-time, part-time, seasonal, temporary workers, independent contractors, subcontractors); all employers with one or more employees must comply. Very few states have laws as extensive as Michigan.

- **Our Ask:** Add a small employer exemption or expand the current small employer threshold. Apply Earned Sick Time Act to full- and part-time employees averaging 20 or more hours per week; exempt seasonal, temporary workers, independent contractors, and subcontractors. There's good precedent and logic to exempting employers with fewer than 50 employees (federal Family Medical Leave Act [FMLA]).

NO NOTIFICATION

The Act only requires employees to submit leave time notifications "as soon as practicable." In practice, this will provide employees 72 hours of no-notice, intermittent leave time each calendar year and could very well exacerbate staffing shortages. No other state has a similar no-notice, ghosting provision.

- **Our Ask:** Each business is different in terms of its needs. At the very least, time should be limited to use in four-hour/half-day increments; notification should be required prior to the start of a shift, unless the employee is incapacitated.

Legislation is needed to help soften the blow to employers and workers.



LITIGATION NIGHTMARE

The Act allows employees to sue businesses and automatically assumes the employee's side for unfavorable personnel actions (via a rebuttable presumption), putting employers in the position of having to defend their HR decisions in court. No other state has a rebuttable presumption, creating a disincentive to hiring and entrepreneurship in Michigan.

- **Our Ask:** Remove the language allowing for a private right of action and rebuttable presumption. Enforcement and penalties should be handled by the State.

NO FRONTLOADING

The Act doesn't allow employers to frontload employees' time off at the beginning of the year. It must accrue.

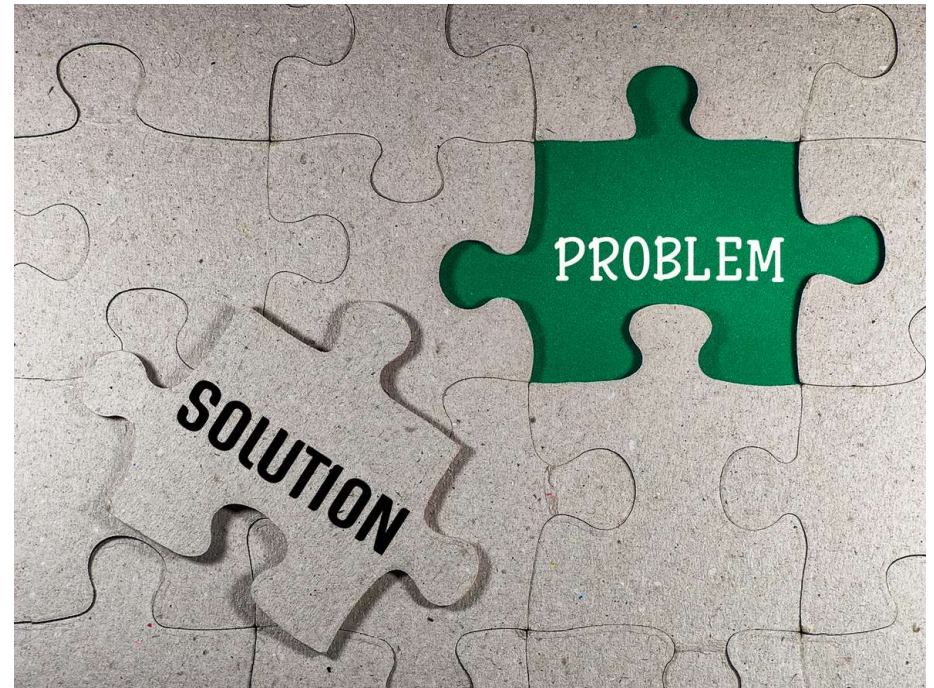
- **Our Ask:** Allow employers to frontload time off to avoid keeping complicated accruals and to allow the employee to have maximum flexibility.

ESTA – Five Key Changes:

- **Exempt plans** that meet or exceed the mandated 72 hours.
- Exempt **small businesses** and certain workers (part-time workers, seasonal employees, other workers).
- Require time to be used in full-/half-day **increments** and allow employers to require **advanced notice**.
- Eliminate private right of action and **rebuttable presumption**.
- Allow employers to **frontload** 72 hours at the start of the year.

How You Can Help

- Business leaders **MUST engage**
 - **Help lawmakers** understand why the ruling is problematic
 - Come together to **find a commonsense solution** in 2024
- Contact your lawmaker's office:
 - State Rep: www.house.mi.gov/
 - Senator: senate.michigan.gov/findyoursenator/
 - Sample talking points: bit.ly/3Te1CYC
- Send an action alert via email:
 - Paid leave – bit.ly/fixpaidleave
 - Minimum wage – bit.ly/fixminimumwage



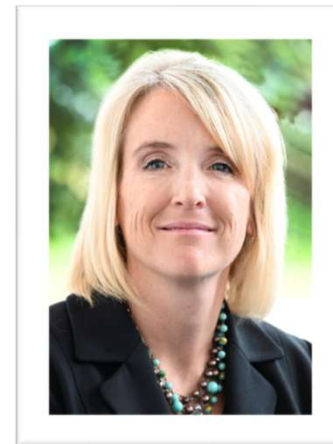
Your Voice, Your Power

- On **all issues**, business leaders must make their **voice heard or** be prepared to **suffer the consequences**
- Representative democracy is not a spectator sport – **active citizens make a difference**
 - Legislators are your elected officials; they work for you
- Don't have to be an expert – call, email, visit





thank you



WENDY BLOCK

SVP of Business Advocacy

517-371-7678

wblock@michamber.com

MSIA 2024 FALL CONFERENCE

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA

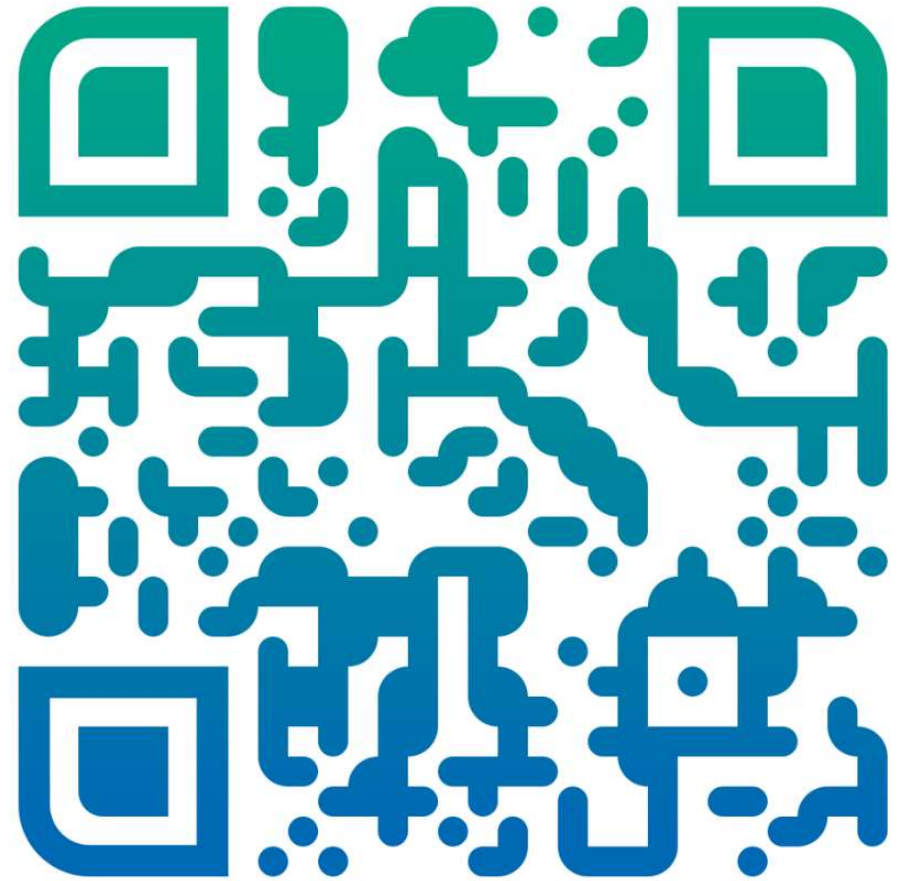
SPEAKER SURVEY



WENDY BLOCK

*ESR, VICE PRESIDENT OF
BUSINESS ADVOCACY & MEMBER
ENGAGEMENT*

MICHIGAN CHAMBER OF
COMMERCE



SCAN THIS QR CODE OR GO TO
[HTTPS://FORMS.GLE/JX2B5ZRJGGX1KFQD8](https://forms.gle/JX2B5ZRJGGX1KFQD8)



THE VOICE OF SELF-INSURERS FOR 70 YEARS

**THANK YOU TO OUR
SPONSORS AND EXHIBITORS!**

**MSIA 2024
FALL CONFERENCE**

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA



EDUCATING EMPLOYERS FOR OVER 70 YEARS

SAVE THE DATE MSIA 2025

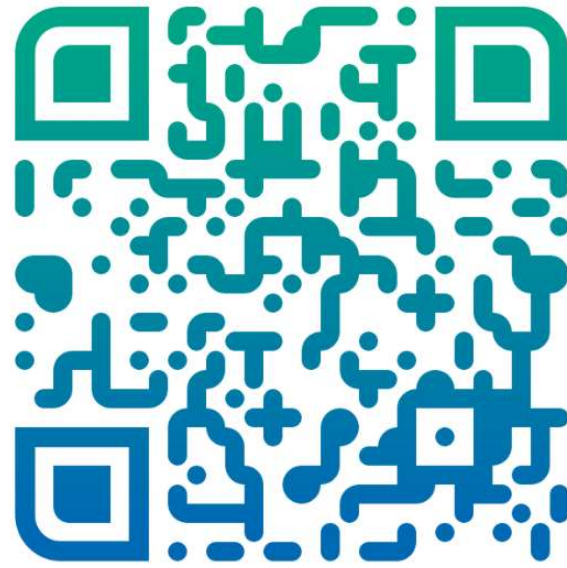
Spring Conference

May 28-30, 2025 | Boyne Mountain Resort



EDUCATING EMPLOYERS FOR OVER 70 YEARS

ATTENDEE FEEDBACK SURVEY



SCAN THIS QR CODE OR GO TO
[HTTPS://FORMS.GLE/4DVMKPIS7YSWIP628](https://forms.gle/4DVMKPIS7YSWIP628)

JOIN US AFTER THE CONFERENCE FOR A RECEPTION AT CANTORO TRATTORIA!

FOOD PROVIDED BY TEAM REHABILITATION
AND ENTECH MEDICAL STAFFING; CASH BAR
AVAILABLE. SPACE LIMITED



TTEAM
RREHABILITATION
PHYSICAL THERAPY





THE VOICE OF SELF-INSURERS FOR 70 YEARS

THANK YOU!

**MSIA 2024
FALL CONFERENCE**

OCTOBER 3, 2024 | LAUREL MANOR, LIVONIA