

Workers' Comp Audit Preparation

The MMA Workers' Compensation Fund (WC Fund) is encouraging participants to prepare for the 2024 WC Payroll Audit. Once a year, payroll audits are performed for the members of the MMA Workers' Compensation Fund. The Fund is required to complete these audits during the first quarter of each year for the previous coverage term. The function of the audit is to compare the estimated annual payroll projections (which you provided to us the year prior) to the *actual* payroll totals at the end of the year. Therefore, if you overestimated your payroll, you may have contribution due to be returned to your entity or the opposite could occur resulting in additional contribution being due. The WC Payroll Audit will compare the **estimated payroll** projections for 1/1/2024 – 12/31/2024 (which your entity provided to us the year prior).

Now is the time to review the contractors that your entity has used and ensure that you have evidence that the contractor had Workers' Compensation coverage or a:

[WCB -267 Independent Contractor Statement](#). The MMA Workers' Compensation Fund has tools and information packets available by selecting [Tools](#) or by contacting us at: rmsunderwriting@memun.org

The WC Payroll Audit process is important and with some planning can be completed with ease.



Your Inbox - Happy Thanksgiving

All of us at MMA Risk Management Services want to wish you a happy and safe holiday season. As you gather with family and friends, we would like to offer this bounty of safety tips to help make the holiday season happy and healthy.

Environmental Factors: While we are in the midst of changing seasons and fluctuating temperatures, it's important to make sure the heating system is in good working order. Heating fires remain a leading cause of fires which is why we recommend that heating systems are inspected by a professional to ensure it is in proper working order, and that fire extinguishers are in sound and inspected order as well as functioning smoke and CO2 detectors. If you're using wood stoves, fireplaces or space heaters, keep them at a safe distance from flammable materials and never leave them unattended. Maintain your heating equipment and chimneys by having them cleaned and inspected prior to use each year.

Food Poisoning Prevention: It is important to keep food fresh and safe to eat. Food should be stored below 40 degrees Fahrenheit and cook to proper internal temperatures. For more information refer to the [Safe Food handling FDA Guide](#).

Cooking Safety: Never leave your stove/oven/pan unattended. Ensure that handles are toward the back of stoves so that they are not bumped or pushed over and keep lids near by so they can cover a pan in the event of a fire also keep fire extinguishers near by.

Online Shopping: Black Friday shopping has been viewed to herald the holiday shopping season but is also a popular time for Bad Guys! Therefore, we recommend that you only utilize reputable sites, be suspicious of emails and links, use strong usernames passwords and be sure to keep devices secure with the latest updates.

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Steps for a Safe Winter

Winter is just around the corner, and it is the perfect time to get ready so we can enjoy the season without any slips, trips, or falls. Here are some friendly tips to help keep everyone safe:

For Employers:

- **Clear Walking Surfaces:** Make sure all walkways are free of snow and ice, and that the surfaces are properly treated.
- **Prioritize Entrances:** Designate key entrances to be cleared first and advise staff of these safe egress locations.
- **Ensure Proper Lighting:** Good lighting is crucial for visibility during these darker months.



For Employees:

- **Wear Proper Footwear:** Insulated, water-resistant boots with good rubber treads are essential. Consider keeping a pair of rubber overshoes handy.
- **Traction is Key:** Deep treads and rubber soles provide a better grip. Some boots even have built-in ice grips or can accommodate ice cleats.
- **Proper Fit:** Make sure your boots fit well, with enough room for thick socks but not so loose that your feet slide around. **Also**, choose boots that provide good ankle support to prevent sprains.
- **Non-Slip Soles:** Non-slip soles are important for both outdoor boots and indoor shoes, as winter's beauty often follows us inside.

Let's all do our part to stay safe and upright this winter and save the snow angels for when we're having fun!