

# THE CARRIER



Quarterly Publication of the  
Michigan Movers Association

FALL 2011

## INSIDE THIS ISSUE

- 3 *Public Act 111 of 2011*
- 4 *Traffic Safety Contacts*
- 4 *Moving Company Launches Partnership*
- 5 *Fall 2011 Economic Survey*
- 6 *Licensed Movers*
- 8 *Traffic Safety for Commercial Vehicles*
- 10 *State UI Solvency*
- 11 *UI Fraud Costs Everyone*
- 12 *Workers Compensation Rates Drop in 2012*
- 13 *2012 Intrastate Renewal*
- 14 *MMA Seeking Board Members*
- 16 *MMA Membership Benefits & Services*



**DELIVERING VALUE,  
ONE FAMILY AT A TIME**

# MICHIGAN MOVERS ASSOCIATION

## BOARD OF DIRECTORS

<b>PRESIDENT</b> Dave Morse	<b>DIRECTORS</b> Andrew Androff Andrew Boer Gary L. Bulson Steven Denoyer Glen Edgett Rob Felcher Ben Harris Glenn Hummon Dave Hunt Scott Jensen Blane Lagerman Frank Malette Dave Markley Jeff Palmer Michael Steensma Mark White Greg Wing Kenneth Woodworth	<b>TARIFF COMMITTEE</b> Frank Malette David Morse Timothy See Jon Sorber Mike Steensma Paul Millenbach, MMA General Counsel Foster Swift Collins & Smith, PC
<b>VICE PRESIDENT</b> Johnna Struck		
<b>SECRETARY</b> Jon Sorber		
<b>TREASURER</b> Morrie Stevens, Jr		
<b>PAST PRESIDENT</b> Timothy See		

## MICHIGAN MOVERS ASSOCIATION STAFF

<b>EXECUTIVE MANAGER</b> Donnelly K. Eurich	<b>DIRECTOR OF COMMUNICATIONS</b> Geri Root	<b>GRAPHIC ARTIST</b> Melissa Travis
<b>DIRECTOR OF FINANCE</b> Patrick Long	<b>ADMINISTRATIVE ASSISTANT AND MEMBERSHIP COORDINATOR</b> Emily Maurer	

**EDITORIAL INFORMATION** The Carrier is a quarterly newsletter published by the MMA. MMA is a membership organization that promotes the interests of Michigan Movers Association through, interaction, education, information and legislative advocacy. Advertising opportunities are available. Acceptance of advertising does not imply endorsement or approval of the product or services advertised. The MMA Board of Directors reserves the right to refuse any ad that they consider inappropriate and does not hold to the standards and principles of the association. We accept unsolicited manuscripts but reserve the right to edit due to space limitations. Opinions expressed by guest writers do not necessarily reflect views of the MMA or Eurich Management Services. Please send address changes, membership inquiries, and advertising requests to MMA, 3225 W. St. Joseph, Lansing, Michigan 48917, Phone: (517) 327-9207, Fax: (517) 321-0495, Email: [DonnE@eurich.com](mailto:DonnE@eurich.com).

**ADVERTISING INFORMATION** The newsletter is mailed to all MMA members. There are four publications: Winter, Spring, Summer and Fall. For ad submission deadlines and any questions regarding advertising call 517.327.9207.

### ADVERTISING BENEFITS

- Cost Effective
- Full Design Services
- The Only Michigan Publication Targeting the Moving Industry
- Editorial Opportunities for Your Organization
- Generate Sales in the Classifieds

ADVERTISING SIZES/RATES	SINGLE
Back Cover 7.5" x 10"	\$465
Full Page 7.5" x 10"	\$435
1/2 Page 7.5" x 5"	\$230
1/3 Page Tall 7.5" x 2.5"	\$155
1/3 Page Square 4.75" x 5"	\$155
1/6 Page 2.5" x 5"	\$ 80

### PRODUCTION SPECS

Please include instructions and either a hard copy or pdf proof.

Preferred formats: TIFF or EPS.

Proofs will be sent to you via fax or email and returned to MMA within 24 hours with all corrections noted on proof.

# TARIFF 1000

The current Tariff 1000 membership can be found on the MMA website at [www.mimovers.org](http://www.mimovers.org).

Click on "Documents" then select "MMA Tariff."

For assistance, contact the MMA office at (517) 327-9207.

# MICHIGAN MOTOR CARRIER ADVISORY BOARD

This Board serves in an advisory capacity to the Michigan Public Service Commission on policy and procedural matters which impact the Michigan trucking industry. The Board Members are appointed by the Commission for a term of one year.

All meetings are open to the public and are held at the  
**MICHIGAN PUBLIC SERVICE COMMISSION**  
 6545 Mercantile Way, Lansing, MI  
 Hearing Room A at 9:30 a.m.

## 2012 MEETING SCHEDULE

**JANUARY 19, 2012**

**MARCH 15, 2012**

**MAY 17, 2012**

**JULY 19, 2012**

**SEPTEMBER 20, 2012**

**NOVEMBER 15, 2012**



# LEGISLATIVE UPDATE

## **PUBLIC ACT 111 OF 2011** FOR-HIRE TRANSPORTATION OF MOTOR VEHICLES

Companies towing and/or transporting vehicles Intrastate (point to point within Michigan) are now required to obtain MPSC Operating Authority.

Public Act 111 of 2011 amended the Motor Carrier Act by mandating the Public Service Commission regulate all towing and motor vehicle transporters. Effective January 1, 2012, all businesses that transport vehicles for hire as a part of their business operations are subject to the Michigan Motor Carrier Act and must obtain intrastate operating authority from the Michigan Public Service Commission. All previously existing exemptions for towing companies have been eliminated from the law.

The following vehicle operations are subject to regulation:

- Vehicles transporting motor vehicles.
- A vehicle used to transport a vehicle which is temporarily disabled from a point within an 8 mile radius of a city having a population of 500,000 or more and including all other cities or villages, any part of which is located within the 8 mile radius to another point within that radius.
- A vehicle towing a disabled motor vehicle from the location at which it was disabled to another location or a vehicle towing a motor vehicle involved in an accident from the location of the accident to another location.

The initial application fee is \$100.00 per carrier. Upon completion of the application process, vehicle specific cab cards and decals are issued for each registered vehicle in the carrier's fleet used in for-hire opera-

tions. The decals and cab cards are valid January 1 through December 31 of each year, and must be renewed by the carrier. The price for each set of decals and cab cards is \$100.00 annually.

Failure to register is a misdemeanor punishable with a fine up to \$500.00 and/or 90 days in jail. Additional applications may be found on the Motor Carrier page under forms or by calling (517) 241-6030.

### **BUSINESS COMMUNITY BACKS WORKERS COMP REFORM**

The Michigan State Chamber and other business groups are encouraging the House to pass HB 5002 (Substitute H-2) which would provide numerous amendments to the Workers Compensation Disability Compensation Act.

Michigan Workers Comp laws have long been criticized for being unclear which has led to conflicting court decisions, a field day for personal injury attorneys and higher insurance premiums. This bill will help clarify common disputes which will benefit both workers and employers by updating, reforming and modernizing the Act. HB 5002 was introduced by Rep. Brad Jacobsen (R-Oxford) to address a wide array of problems within the Act.

The MMA will keep our members advised as to the progress of this legislation. The provisions of the bill are too numerous to list here. If you would like a legislative summary of the provisions in the bill, or a copy of the bill itself, please contact the MMA office or visit [www.legislature.mi.gov](http://www.legislature.mi.gov).

# MICHIGAN STATE POLICE TRAFFIC SAFETY DIVISION COMMERCIAL VEHICLE ENFORCEMENT CONTACT DIRECTORY 2011

Capt. Harold J. Love  
Division Commander  
loveh@michigan.gov  
Insp. Brenda Dietrich  
Assistant Division Commander  
dietricb@michigan.gov  
Insp. Randy Coplin  
Assistant Division Commander  
coplinr@michigan.gov  
Commander Lt. Steve Horwood  
State Support Section Commander  
horwoods@michigan.gov

## DIVISION HEADQUARTERS

333 S. Grand Avenue  
P.O. Box 30634  
Lansing, Michigan 48909-0634  
General Information  
517-241-0506  
Hazardous Materials  
Transportation Information  
517-241-0583  
Investigation Unit  
517-241-0463  
Training and Recruiting  
517-636-4827  
School Bus Inspection Program  
517-241-0545  
D.O.T. Medical Waiver Program  
517-241-0542  
Intrastate USDOT Number Info  
888-464-8736

## FIRST DISTRICT

Lt. Tom Kenny  
734-384-5315

## SECOND DISTRICT

Lt. Charles Black  
248-380-1052

## THIRD DISTRICT

Lt. Patrick Morris  
989-758-1909

## FIFTH DISTRICT

Lt. Geraldine Burton  
269-465-5052

## SIXTH DISTRICT

Lt. Alfred Newell  
616-527-0546 ext. 490

## SEVENTH DISTRICT

Lt. Darrell Archambault  
989-732-7127

## EIGHTH DISTRICT

Lt. Darrell Archambault  
989-732-7127

Inspection & Crash Challenges  
[www.dataqs.fmcsa.dot.gov](http://www.dataqs.fmcsa.dot.gov)

Carriers and the public may also contact the Michigan Center for Truck Safety for Commercial Vehicle related questions and assistance at 1-800-682-4682 or [trucksafety.org](http://trucksafety.org).

## NATIONWIDE MOVING COMPANY LAUNCHES PARTNERSHIP WITH NATIONAL BREAST CANCER FOUNDATION

Stevens Worldwide Van Lines is pleased to announce its new corporate partnership with the National Breast Cancer Foundation, Inc.®

The Stevens corporate partnership with the National Breast Cancer Foundation includes many facets:

- A donation to the National Breast Cancer Foundation for every private, state-to-state move that Stevens performs
- A website dedicated to the partnership – [www.stevenspink.com](http://www.stevenspink.com)
- Social media components
- Opportunities for moving agents nationwide and employees to become involved

Additional exciting and eye-catching components of the partnership will be added within the next several months.

Stevens selected to partner with the National Breast Cancer Foundation because of its grassroots work in offering screening and education to women and the high percentage of funds that go directly to programs and research.

# FALL 2011 ECONOMIC SURVEY

U.S. business owner's outlook deteriorates for hiring and sales. Slow growth expected to keep jobless rates high through 2012.

With weak sales as a major challenge, U S small business owners have no plans to hire over the next six months and many plan to raise selling prices to preserve profit margins in the face of rising costs, according to the Economic Outlook Survey conducted by PNC Bank. The fall 2011 finding of the biannual survey provide insights on the current mood and sentiment of U S small business owners.

## LESS OPTIMISM ABOUT OWN COMPANY

Just under one fifth (18%) remain optimistic about their own company's prospects during the next six months,

a decrease in confidence from last year. Just under one-fourth (24%) are pessimistic which is up from 17% last spring.

## PRICE HIKES THE ANSWER?

Just over one third (35%) plan to raise their selling prices and only 7% intend to cut, which is similar to the potential pricing pressures identified six months ago.

56% of business owners surveyed indicated that they felt the debt ceiling deal would negatively affect the U S economy while 72% felt that the S & P downgrade of the U S Treasury would negatively impact the economy and their business.

This report provided as a courtesy of PNC Bank.

## ORDER YOUR MOVING FORMS FROM MMA!

Bills of Lading – Intrastate and Commercial	\$20 (pkg of 100)
General Information Guide	\$20 (pkg of 100)
Household Goods Descriptive Inventory Forms	\$20 (pkg of 100)
Non-Binding Estimate Cost of Services Forms	\$8 (pad of 50)

*Forms are available exclusively to MMA members. To order, visit [mimovers.org](http://mimovers.org) or call (517) 327-9207.*

## MMA PUBLISHES TARIFF 4000 DOCUMENT

For your convenience, MMA now publishes the Tariff 4000 document on the MMA website at [mimovers.org](http://mimovers.org). The document can be found by going to documents, then selecting MMA Tariff 4000.

Periodic updates to this document will be made as they are published. If you have any questions, please contact the MMA office at (517) 327-9207.

## Make Sure Your Mover Has A License!

### spotlight

If you are planning to hire a household goods moving company to move you within the state of Michigan, make sure the company you choose has a license from the Michigan Public Service Commission (MPSC). Recent changes in state law now require all **intrastate** household goods movers to have a license or “operating authority” from the MPSC. An intrastate mover is defined as one that operates only **within** the state. You can tell if an operator is licensed by looking for the required MPSC number and current year decal on the side of the truck’s cab.

**2011**  
**MPSC** 00000

The new state law has a number of consumer protection provisions. Some of these include:

- You may now negotiate the cost you pay for local moves (under 40 miles). Getting the best price may require you to get more than one estimate.
- Moves over 40 miles are subject to regulated rates – but total cost may vary based on the number of additional services required.
- Carriers may be financially responsible for actual loss or damage to property caused during a move, subject to the provisions of the new law.

Remember, a mover is breaking the law if they are moving you and are unlicensed. This may cost you more than you bargained for!

For more information on rights and responsibilities when contracting to make a household goods move within Michigan, please contact the Michigan Public Service Commission, Motor Carrier Division at 517.241.6030.

# ATTENTION MOVERS

## CONSUMER TIPS BROCHURE



The facing page shows a consumer tips brochure issued by the MPSC last spring. You are welcome and encouraged to copy this page and include this information

with your sales packets to prospective shippers. If you would prefer to print this brochure in color, go the MPSC website and you can print a color version of the document off their site at [michigan.gov/mpsc](http://michigan.gov/mpsc).



- Enjoy specialty Michigan wine and beer with our industry vendors at the reception Wednesday night.
- Hear speakers on state legislative issues affecting movers, how to improve your negotiating skills and how the social media explosion is affecting the workplace.
- Finally, as is our tradition, we close our convention Thursday at lunch with an update from the leadership of the MPSC.

More to follow in the coming weeks. Watch your mail, email and the MMA website for registration information!

***SAVE THE DATE!***  
**90th Annual Convention & Membership Meeting**

**February 1–2, 2012**

**Soaring Eagle Casino & Resort  
 Mount Pleasant, Michigan**

# TRAFFIC SAFETY DIVISION- COMMERCIAL VEHICLE ENFORCEMENT COMMON QUESTIONS & ANSWERS

## **Q I OPERATE A TRUCK WITH A GVWR OF 10,001 POUNDS. DO I NEED A MEDICAL EXAMINER'S CERTIFICATE?**

Yes. A driver of a vehicle with an actual gross weight, gross vehicle weight rating (GVWR) or Gross combination weight rating (GCWR) of 10,001 or more pounds; a vehicle designed to transport 9 or more passengers, including the driver, for compensation or a vehicle designed to transport 15 or more passengers, including the driver, not for compensation; or a vehicle used to transport hazardous materials requiring placarding; used in intrastate or interstate commerce, must pass a medical examination and carry a medical examiner's certificate.

## **Q I OPERATE A TRUCK THAT WEIGHS LESS THAN 8,000 POUNDS AND PULL A TRAILER. DO I NEED TO PLATE THE TRUCK WITH AN ELECTED GROSS VEHICLE WEIGHT REGISTRATION PLATE?**

Yes, trucks (not pickup trucks) under 8,000 lbs. empty weight must have EGVW plates when towing a non-recreational trailer. The weight is based on empty weight ready for use, not loaded weight. A truck with an empty weight of more than 8,000 lbs. must have an EGVW plate, whether or not it tows a trailer (see next sentence). EGVW plates are not required on trucks or pickup trucks, regardless of empty weight, towing trailers for recreational use and not used in a profit making venture. See the question below regarding pickup trucks and EGVW plates.

## **Q I HOLD A COMMERCIAL DRIVER'S LICENSE (CDL). AM I SUBJECT TO THE CONTROLLED SUBSTANCE AND ALCOHOL TESTING RULES?**

Yes. This includes the following: Federal, State, Local and tribal governments Church and civil organizations Farmers and custom harvesters Apiarian Industries For-hire and private companies.

Note that the drug and alcohol testing requirements are only required when you operate a vehicle that requires a CDL. An individual can 'hold' a CDL for years and not need to be in a drug and alcohol program until they actually operate a commercial motor vehicle.

## **Q I OPERATE A COMMERCIAL MOTOR VEHICLE; MAY I USE A RADAR DETECTOR IN THE VEHICLE?**

No. The use of radar detectors is prohibited for any vehicle that meets the definition of a commercial motor vehicle provided in the first answer.

## **Q I OPERATE A COMMERCIAL MOTOR VEHICLE MORE THAN 100 AIR MILES OF MY WORK REPORTING LOCATION. AM I REQUIRED TO MAINTAIN A DRIVER'S LOGBOOK?**

Yes. Generally, the hours of service rules apply to all motor carriers and drivers. Exceptions are found in Section 395.2 of the Federal Motor Carrier Safety Regulations. In 2006, Congress passed federal legislation that exempted all public utilities and contractors to public utilities from all of the hours of service regulations.



## **Q CAN MY CARRIER REQUIRE ME TO DRIVE A CMV AFTER I HAVE WORKED 60 HOURS IN 7 CONSECUTIVE DAYS?**

A motor carrier must not permit or require a driver to drive a CMV after a total of : 60 hours on duty in 7 consecutive days or; 70 hours on duty in 8 consecutive days. If the driver works more than one job of any kind, that time must also be included as On Duty Time. Michigan law allows a driver that is engaged in intrastate construction related activities to be on duty 70 hours in 7 days or 80 hours in 8 days, as well as be on duty up to 16 hours in a day and drive not more than 12 hours in a day.

## **Q WHAT TYPES OF BRAKES ARE REQUIRED ON A COMMERCIAL MOTOR VEHICLE?**

Commercial motor vehicles must be equipped with the following brake systems: A service brake system A parking brake system An emergency brake system

## **Q DO SURGE BRAKES MEET BRAKE REQUIREMENTS OF PART 393?**

There are different provisions for surge brakes for interstate (across state lines) and intrastate transportation: Interstate transportation: Surge brakes are allowed on any trailer with a gross vehicle weight rating (GVWR) of 12,000 lbs. or less, when its GVWR does not exceed 1.75 times the GVWR of the towing vehicle; or any trailer with a GVWR of more than 12,000 lbs. but less than 20,001 lbs. when its GVWR does not exceed 1.25 times the GVWR of the towing vehicle. See section 393.48 of the FMCSR.

Intrastate transportation: Surge brakes are allowed on any trailer when the combination has a GVWR of not more than 26,000 lbs. AND the actual Gross Vehicle

Weight (GVW) or GVWR of the trailer is 15,000 lbs. or less. Vehicles of any size that are transporting hazardous materials in an amount that requires placarding or vehicles that are designed to transport more than 8 passengers, including the driver, are prohibited from being equipped with surge brakes in intrastate commerce.

## **Q I DRIVE A COMMERCIAL MOTOR VEHICLE. AM I REQUIRED TO DO A POST TRIP INSPECTION?**

Yes. The inspection must be completed and submitted to the company, but there is no requirement for a copy of the report to be retained in the vehicle.

## **Q IS THERE A PLACE I CAN CALL TO GET ANSWERS TO MY QUESTIONS REGARDING OPERATING A COMMERCIAL MOTOR VEHICLE?**

Yes. The Michigan Center for Truck Safety operates a toll free hotline to answer your trucking questions. The number is (800) 682-4682.

## **Q WHERE CAN I OBTAIN COPIES OF THE PHYSICAL EXAMINATION FORM AND OTHER USDOT REQUIRED FORMS?**

Physical examination and other USDOT required forms are available from the Michigan Trucking Association, 1131 Centennial Way, Lansing, MI. 48917 Phone (517) 321-1951.

## **Q I OWN A PICK UP TRUCK THAT WEIGHS LESS THAN 8,000 LBS. EMPTY AND I TOW A TRAILER FOR COMMERCIAL PURPOSES. DO I NEED AN EGVW PLATE?**

No. A pick up truck or van that weighs less than 8,000 lbs. empty is not required to have an EGVW plate, whether or not it is used to tow a trailer.

# STATE UI SOLVENCY TO TRIGGER ON IN JANUARY 2012

Some Michigan employers will have to pay a state solvency tax in 2012 which will be due quarterly. The solvency tax is used to pay interest charges on the outstanding federal loans that Michigan had to borrow in order to continue state unemployment benefit payments. With no federal action to extend the interest waiver through 2012, Michigan's solvency tax triggered on in January 2011, and will still be in effect in 2012.

## WHO MAY BE AFFECTED?

The solvency tax will impact those employers with negative reserve balances in their unemployment experience accounts. About 35 percent of all Michigan employers have negative reserve balances.

The solvency tax rate is a maximum of 0.75 percent payable on the first \$9,000 of each employee's wages and amounts to \$67.50 per employee. The solvency tax will be in addition to the employer's calculated state unemployment tax.

## HOW TO AVOID THE SOLVENCY TAX

There is a way for negative balance employers to avoid paying the solvency tax. They can make a voluntary payment, until November 30, 2011, to bring their experience account balances positive. Voluntary payments are not refundable, but they are credited directly into the employer's experience account.

There are also two other potential advantages to employers who make their unemployment insurance tax accounts positive through voluntary payments. The payment may help reduce the employers' calculated state unemployment tax rate for 2012. In addition, employers with a positive reserve account will become eligible for a Michigan tax credit of up to 50 percent of the extra federal unemployment tax paid on their 2011 federal IRS Form 940, which will become due January 31, 2012.

Reprinted from the Fall 2011 issue of The Michigan Employer Advisor newsletter.

## ON-HIGHWAY RETAIL DIESEL PRICES—AVERAGE ALL TYPES DOLLARS PER GALLON, INCLUDING ALL TAXES

	11/7/11	11/14/11	11/21/11	CHANGE FROM A WEEK AGO	CHANGE FROM A YEAR AGO
<i>U.S.</i>	3.887	3.987	4.010	0.023	0.839
<i>East Coast</i>	3.875	3.964	3.984	0.020	0.812
<i>New England</i>	3.950	4.030	4.056	0.026	0.821
<i>Central Atlantic</i>	3.997	4.085	4.100	0.015	0.807
<i>Lower Atlantic</i>	3.816	3.906	3.918	0.012	0.803
<i>Midwest</i>	3.863	3.987	4.010	0.023	0.854
<i>Gulf Coast</i>	3.796	3.882	3.903	0.021	0.816
<i>Rocky Mountain</i>	3.978	4.093	4.144	0.051	0.879
<i>West Coast</i>	4.109	4.171	4.191	0.020	0.875

# UI FRAUD COSTS EVERYONE

Fraud affects everyone — it hurts workers with a legitimate claim, and drives up the cost of doing business for employers, in turn, driving up the costs of goods and services for everyone else.

As employers, you can help save millions of dollars in fraudulent payments that might otherwise go undetected by identifying suspected fraud.

## WHAT CONSTITUTES FRAUD?

Individuals or businesses that deal in cash only or use other schemes to hide their activities and their true tax liability such as:

- Providing false information to prevent an otherwise eligible claimant from obtaining benefits
- Paying employees “under the table” to avoid paying taxes
- Incorrectly reporting wages
- Intentionally misclassifying employees as independent contractors

Claimants commit fraud in ways such as:

- Working while collecting benefits and not reporting hours of work and earnings to the UIA
- Supplying intentionally misleading information or failing to disclose information such as vacation/holiday pay, severance pay, or other pay after job separation
- Providing false information about work search efforts
- Failing to report being unable and unavailable to work (ill or injured, on vacation) while continuing to collect UI benefits
- Using another person’s identity (name or social security number) to work and/or file a UI claim
- Failing to report refusals of work
- Providing false information about the reason for separation

In many fraud cases — such as an employee claiming benefits while still working — the employer is on the front line and may be the first to have information that fraud is occurring.

## HOW CAN YOU HELP DETECT AND PREVENT FRAUD?

- Review monetary determinations for accuracy, e.g., was the employee ever employed by your organization and, if so, does the person continue to work. Is the separation reason correct?
  - Correctly fill out Wage Detail Reports (UIA Form #1017) to include gross wages, denote a family-owned business and review which wages should be reported and which shouldn’t (e.g. profit sharing).
  - Verify each worker’s earned income on the bi-weekly Statement of Charges/Credits to the Employer’s Account (UIA Form #1136). This bi-weekly statement identifies each person receiving unemployment benefits and how much. These statements are a very powerful early detection tool which also updates the employer on their current account status.
  - Advise your payroll staff (usually the ones most familiar with workers who are also collecting UI benefits), to monitor gross wages reported (or NOT reported).
  - Use EWAM to submit reports. Any discrepancies can be spotted and corrected more quickly than relying on quarterly reports to be mailed in. Log into EWAM at [Michigan.gov/uia](http://Michigan.gov/uia).

Combating fraud is not an employer-only responsibility. The UIA is currently undertaking major efforts to stop UI fraud. At the UIA, protecting the integrity of the UI system is a serious responsibility. Working together, the UIA, employers, and the public can make a positive impact.

If you suspect fraud, contact the UIA anytime at 1-855-UI-CRIME (842-7463) or click on “Report Fraud” at [www.michigan.gov/uia](http://www.michigan.gov/uia) (you may remain anonymous). Provide as much information as possible. You may be contacted for additional information.

Reprinted from the Fall 2011 issue of *The Michigan Employer Advisor* newsletter.

# GOOD NEWS FOR MICHIGAN BUSINESSES

## WORKER'S COMPENSATION RATES DROP IN 2012

LARA Director Steven H. Hilfinger announced good news for Michigan's businesses as the pure premium advisory rates for worker's compensation insurance will drop by an average of 7.4 percent. The decrease in the premium rate signifies a lower trend for worker's compensation insurance rates in Michigan.

"The decline in the state's pure premium rate for worker's compensation is great news for Michigan employers and ultimately employees and job seekers," Hilfinger said. "We are working very hard to create a positive environment for creating business in Michigan."

Workers Compensation Agency Director Kevin Elsenheimer said the drop in average rates for 2011 is likely due in part to a reduced number of work-related injury claims, which, in turn is due to well-developed safety programs and a fee schedule which controls medical costs for work-related injuries and is revised annually by the state's Worker's Compensation Agency.

The Worker's Compensation Agency is housed in the Michigan Department of Licensing & Regulatory Affairs (LARA). LARA is serving in the leadership role of reinventing the State's regulatory and licensing environment that is "Customer Driven, Business Minded."

"Our worker's compensation program is doing an effective job of cost containment," said Worker's Compensation Agency Director Kevin Elsenheimer. "Reducing workers' compensation rates helps businesses reduce their operating costs, making it easier to do business in our state and potentially leads to economic growth and creating jobs for Michigan workers."

The state's quasi-public Data Collection Agency Board approved the 7.4 percent reduction in the average pure premium rate on July 27, 2011 to be effective January 1, 2012. The rate is the annual yardstick against which private insurance carriers can compare their rate structure for worker's compensation coverage for the coming year.

The pure premium rates are developed by examining historical loss data reported by insurance carriers for individual job classes and then analyzing how the data will be affected on a year-to-year basis by any law changes or court decisions.

**HOWEY & ASSOCIATES**  
**INSURANCE**  
*Your Insurance Solution!*  
Since 1953



**Competent Professional Staff**  
**Competitive Rates/Payment Plans**  
**Complete Personal Services**

### SPECIAL MOVER PROGRAMS\*

#### INCLUDING

- ❖ Commercial Auto
- ❖ Property/General Liability
- ❖ Cargo/Warehouse
- ❖ Workers' Compensation
- ❖ Umbrella Liability

\* Need 5 power units to be eligible



**WE CAN ALSO HELP YOU WITH YOUR PERSONAL INSURANCE**

**734-676-6600**

22333 Allen Road • Woodhaven  
Monday - Friday 8:30 a.m. - 5:00 p.m.

[www.howeys-insurance.com](http://www.howeys-insurance.com)

# 2012 INTRASTATE RENEWAL COMMENCED ON OCTOBER 1, 2011

The 2012 applications for renewal of MPSC authority were mailed on September 30, 2011. These are renewals for Intrastate only, Household Goods & Temporary Discontinuance authorities and vehicle registrations. To insure processing of your 2012 credentials by January 1, 2012, renewal applications must be received in our office by December 1, 2011. Renewals not postmarked by December 31, 2011 will not be accepted and those MPSC authorities will be revoked.

How can you expedite the processing of your renewal? You can take steps prior to receiving your renewal which will assist you in expediting your completion of the renewal process. The following are suggestions you can take now to prepare for the receipt of your renewal package.

Review your insurance coverage expiration date(s) – Renewal applications are reviewed to assure that required insurance coverage is on file and is valid. Check your coverage to determine your current expiration dates to insure you have coverage on file when you submit the renewal application.

General commodity carriers (intrastate only) are required to maintain proof of valid, effective PL/PD coverage

on file with the MPSC. Household goods carriers are required to maintain proof of valid, effective PL/PD and cargo insurance on file with the MPSC.

If your required coverage has expired, the processing of your renewal will be delayed until replacement coverage has been received

Review your current vehicle registrations and needs for 2012 – Vehicle registration information will be required to complete most re-newals. Review your fleet to identify those vehicles to be registered for 2012 operations and those which may be retired from your fleet at the end of 2011. Lease agreements should also be reviewed on vehicles to be registered for 2012. New lease agreements will be required for the renewal of registration where the lease on file with MPSC expires prior to February 1, 2012.

Watch your mail for the renewal mailing – The first step to completing the renewal process is in receiving the renewal package sent by MPSC. Dates on which mailing of the applications will commence are shown above. Watch the mail for your renewals! If you have not received your renewal package within 21 days of the date shown above for your renewal package, please contact MPSC at 517-241-6030 for further information.

## HHG MOTOR CARRIER SPECIAL PERMITS

The MPSC offers special permits for situations such as the need to rental additional trucks for temporary use. A 72-hour special identification permit is required to cover such a situation.

These permits can be applied for and kept on hand for a period of up to one year for a fee of \$10.

The application is available on the MPSC Motor Carrier website.

# MMA SEEKING BOARD MEMBERS

The MMA would like to offer you the opportunity to serve your association and your industry as a member of the MMA Board of Directors. Each year MMA polls its members seeking individuals who are willing to dedicate their time and energy to advance the agenda of the association, provide expertise in developing our future goals, policies and services, and act as an ambassador to grow the MMA membership and represent our industry.

The term of service is two years, beginning February 2, 2012. Current board members may stand for reelection. The MMA Board meets at our annual convention (Soaring Eagle Casino & Resort, February 1 & 2, 2012) and again in September or October via teleconference.

Occasionally, we will hold a third meeting or conduct an additional conference call to handle time sensitive issues.

The Board is charged with overseeing amendments and rate changes to the Intrastate Tariff, recommending speakers, topics and activities for our annual convention, helping to monitor industry trends and legislative developments affecting our industry and developing ideas for new member services. The board tracks our financial status monthly and approves and monitors our annual budget.

We invite you to submit your name as a candidate for one of a probable 6 Board seats which will be up for election this January. Any owner or executive level employee of an

MMA member is eligible to serve. Candidates must be MMA members in both 2011 and 2012 to be eligible. Please complete the candidate application, explain why you would like to serve, and list your qualifications and experience. This information will be used to profile you on our ballot which will be voted on by those members in attendance at our February 2 Annual Meeting & Elections. We encourage you to attend that meeting as well.

Please respond by January 14, 2012. You are welcome to fax or email (DonnE@eurich.com) your information to the MMA office. Please feel welcome to call Donn Eurich at the MMA office (517) 327-9207 if you have any questions or would like more information.

## INDUSTRIAL INSURANCE SERVICES, INC.

Offering Benefits Designed for the Members of  
THE MICHIGAN MOVERS ASSOCIATION

- **Group Health Plans of All Types (Traditional, PPO & HMO)**
- **Dental, Vision, Disability and Life Insurance Programs**
- **Qualified Group and Individual Health plans for your Health Savings Accounts (HSA's) and Healthcare Reimbursement Accounts (HRA's)**
- **Independent Contract Driver Benefits and Services available State and Nationwide**
  - Fully Insured Plans • Competitive Rates • "A" Rated Carriers
  - Creative Funding Arrangements • Administrative Services

**CALL US FOR ALL THE INFORMATION**

**Industrial Insurance Services, Inc.**

91 East Maple Road

Troy, MI 48083

Phone: (248) 524-9494

Fax: (248) 524-9595

[www.industrialinsuranceservices.com](http://www.industrialinsuranceservices.com)



**"FOR ALL YOUR GROUP INSURANCE NEEDS"**

Endorsed Agency for the Michigan Movers Association since 1970

FOR THE TERM 2012-13

# BOARD CANDIDATE APPLICATION FORM



Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_ Number of years in Moving Industry \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Are you the:  Owner  Manager  Employee  Other \_\_\_\_\_

Describe the size and focus of your operation (Number of trucks, employees, etc.): \_\_\_\_\_

---

---

What talents, skills or specialized knowledge would you bring to the MMA Board and its deliberations? \_\_\_\_\_

---

---

What do you believe the main priorities of MMA should be? \_\_\_\_\_

---

---

Please explain to the MMA membership those attributes which would make you an excellent Board member, and why you should receive their vote:

---

---

---

*Please fax this form to (517) 321-0495, or mail to MMA, 3225, W. St. Joseph, Lansing MI 48917.  
Deadline for candidacy, January 14, 2012. You must be a current MMA member to be eligible!*

# MEMBERSHIP BENEFITS & SERVICES



**DISCOUNT ENERGY PROGRAM** If your company spends more than \$500 a month in gas or electric bills then the MMA Discount Energy Program may save your company 5 - 20% a month! MMA has partnered with Kimball Power Company, LLC, and a purchasing agent of energy, to bring members the Customer Choice Program. Kimball Power will work with many different suppliers to get the best rate on energy sources for you! This purchasing program will allow your company to substantially reduce natural gas and electric bills, with little or no up front costs. There is no service change over or interruption during the transfer to the Kimball Power Company. If you have any questions, please contact Kimball Power at 269.345.0440

**STAPLES BUSINESS ADVANTAGE PROGRAM** Save money on office supplies with Staples. MMA members can receive an average of 50% off the list price on thousands of items available in the Staples Full Line Catalog and an additional 5% off the prices in the Staples Low Price Catalog. Imagine how convenient it would be to place orders, track orders, get a spending analysis, and much more, with just the push of a button. It's all possible via Staples web-based ordering system.

**EDUCATION PROGRAMS** MMA offers an annual convention in mid-winter, and periodic seminars on the Tariff and related topics to help members obtain professional continuing education.

**INSURANCE PROGRAMS** MMA can help you find the lowest rates regardless of your needs. We have discounts on health insurance through Industrial Insurance Services; contact Chuck Pomerleau, 248-524-9494. For business insurance contact Skip Howey at Howey & Associates Insurance, 734-676-6600. For a complete listing of all insurances please see the MMA web site and Michigan Movers Directory.

**FORMS** MMA members can purchase forms specific to the moving industry and the MMA Tariff. Take advantage of discounts on items like Bills of Lading to log books.

**CREDIT CARD PROGRAMS** Let Paymentech help you with your company's processing needs. There are no monthly minimums, no annual fees, 24/7 customer service and technical support. Contact Cameron Meadows directly at 800-824-4313, extension 3548 to sign up today!

**TARIFF REGULATION** As an MMA member, your moving company can participate in the MPSC 4000 Tariff, which the MMA administers. We are also available to help you file independent actions.

**MEMBERSHIP DIRECTORY** Each year, the MMA produces a Membership Directory for distribution to all MMA members. This directory contains the MMA by-laws, all MMA member moving companies and our partner service providers, upcoming MMA events, and scales located throughout Michigan.

**UNEMPLOYMENT TAX AUDITS** Is your company paying too much in unemployment insurance tax to the state? Unemployment Services Inc. (USI) can provide your company with a FREE analysis of your current unemployment tax rate to ensure the rate is appropriate based on your company's size and claims filed. USI also helps fight claims and arbitrate claims for a company. To get started, fax the front page of your unemployment Tax Rate Determination form the current year to the attention of Kent Downey at 248- 926-8902. Please be sure to include your name and telephone number on all correspondence. If you have any questions, please contact Kent Downey 248-926-8900.

**MMA WEBSITE** [www.mimovers.com](http://www.mimovers.com)-The MMA website is a great source for members. We keep members current on events, member services, legislation and regulation, and news affecting the moving industry.

*For more information on MMA membership benefits and services at 517-327-9207.*