



*The Fund returns
an average of
40% back on
a member's
premium.*

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Focusing on Safety has its Rewards *Fund Members Receive Over \$810,000*

The Michigan Grocers Fund once again rewards its members for outstanding performance and gives back its highest profit return yet! As a member owned self-insured workers' compensation program, the Michigan Grocers Fund has become the largest workers' compensation provider for Michigan's grocery industry. From substantial profit returns to aggressive claims handling, the Fund is the most cost-effective workers' compensation option for its members year after year. This year, Michigan Grocers Fund members will receive a \$810,000 credit for good performance on their 2022 renewal. This brings the total returned back since inception to over \$2,617,000 and represents an average return of premium of 40%.

As always, Fund members receive stable yet competitive upfront pricing. The Michigan Grocers Fund's excellent track record has insulated its members from the turbulence of the traditional insurance marketplace to keep its members' cost low and predictable. This competitive pricing, along with the Fund's selective approach to underwriting new members, is designed to save members money on the total cost of workers' compensation over the long term. This results in lower net premium costs based on the excellent performance of the group.

Additionally, the Michigan Grocers Fund takes the responsibility for the costs associated with claims and workplace safety very seriously. Reducing the costs associated with workers' compensation claims means more profit to go back to members. The Fund's Board of Trustees, elected by the members, governs the operation of the Fund and provides authorization on claims settlements. Also, aggressive claims management, through lower caseloads per adjuster, allows for more time to proactively handle claims and reduces overall claims costs.

The Fund offers its members numerous safety resources and loss control programs that are specific to the grocer industry. Some of the educational training focuses on creating a safety culture in the workplace, by working with owners/supervisors on proper claims handling, accident investigation, return-to-work programs and making every employee accountable for safety on the job. The Fund works with loss control specialists who provide sound guidance and cost-saving solutions on safety and loss prevention for its members. The on-line safety center includes a comprehensive human resource library at no cost to members. It provides in depth information on the most current federal and state employment laws, as well as a complete range of downloadable forms, posters, and literally hundreds of topics.

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Michigan Grocers Fund ADVANTAGES

- 40% average return of premium
- OWNERSHIP—increased control and member involvement
- Governed by a Board of Trustees who are actual members
- Industry-specific safety programs to reduce workplace injuries
- Excellent claims management with lower case loads
- Underwriting guidelines designed to screen out high risk applicants
- Available to grocers who are MRA members
- FREE on-line safety with thousands of topics including human resources

Fund Returns \$810,000 Back To Members ... cont. from page 1

For most members, the cost savings is the primary reason they insure with the Michigan Grocers Fund. It has proven to dramatically reduce the overall costs of their workers' compensation insurance year after year. Each member can further reduce their costs with the help of the Fund's loss control resources available in preventing claims and reducing the frequency and severity should claims occur.

The Michigan Grocers Fund was established in 2014 to benefit grocery employers by controlling costs, reducing accidents through loss control, providing aggressive claims oversight, and returning surplus money back to members.

The Michigan Grocers Fund is sold and serviced by a carefully selected statewide network of independent insurance professionals with expertise insuring the grocery industry. The Fund is endorsed by the Michigan Retailers Association.

CONGRATULATIONS to Fund members for an excellent job on keeping their premium costs low and employees safe! As a member-owned program, please spread the word to your industry peers about the benefits of insuring with the Fund.

For more information, contact the Fund Administrator, RPS Regency at 800.686.6640 or visit migrocerfund.org

Take Advantage of these *FREE Value-Added Resources*

The Michigan Grocers Fund is constantly searching for value-added services that are available to assist members in managing their business.



Midwest Employers Casualty Company

The Fund's excess insurance carrier strives to provide "best in class" service to members by offering on-line risk management tools:

- Customizable written programs
- Policies and Procedures to help you stay compliant
- Training Shorts (Toolbox Talks) • Toolkits • Webinars (real time and archived)

Human Resource Library

The Michigan Grocers Fund has a wide variety of "help" areas for your company. The site covers human resource topics such as:

- Employee Benefits, HR Issues, State Employment Laws, Hiring & Termination
- The Affordable Care Act
- Hundreds of downloadable HR forms & frequently asked questions
- Most current HR & Benefits news that will impact your company

To obtain your username and password contact us at 800.686.6640 extension 2739.



Now Available! Receive immediate medical advice when a work related injury occurs resulting in a better care process.

Sedgwick Clinical Consultation
24/7 Nurse Line for Workers'
Compensation Injuries



**Guiding You
Through Your
Workers'
Compensation
Injury**



Loss Prevention *Focus On A Safe Working Environment*

Workplace safety cannot exist on best practice guidelines and policies alone. A safe working environment is based on how well your employees are trained, informed, adhere to and communicate about safety standards to reduce the risks for workplace injury and fatalities.

The Michigan Grocers Fund offers a wide variety of workplace safety training; contact RPS Regency for more details on how to implement safety into your company's daily routine.

accident prevention

Top 10 Keys to Accident Prevention

Safety experts have suggested that it's helpful to visualize the accident prevention strategy as a continuous process. As each hazard is identified – whether by reading OSHA standards, consulting other guidelines, or making changes based on workplace observations – you need to analyze the circumstances, diagnose the problem(s), and develop a plan. Only then can you bring about effective corrective action to prevent accidents.

Throughout the process, it helps to ask several questions, such as: Is this problem a physical hazard or a health hazard? How does it threaten my employees? How can we minimize or eliminate this hazard? What specific steps do I need to take to prevent accidents and protect our workers?

Clearly, management shouldn't handle accident prevention alone. They need to engage their employees in the safety process and keep them focused on identifying potential hazards in their workplace. This will result in creating a safety culture where everyone is responsible and accountable. Without employee understanding and commitment, it's highly unlikely that a company's safety initiatives will work in the long run to stop accidents and prevent injuries.

Generating employees' participation isn't easy, but it may help to think about these 10 key words

1. Accountability.

Give employees ownership of planning and conducting inspections, for assessing their own data on work hazards, and for creating safety checklists.

2. Leadership.

Set an example by always following your company's safety procedures. Make sure you personally take necessary steps to prevent accidents. That means wearing proper PPE and practicing the same precautions as your workers. Be on the lookout for potential hazards and point them out to your workers.

3. Understanding.

Emphasize that hazards put employees' personal health and safety at risk. Understanding the "why" of safety is a strong motivator. Defuse or identify the long-term and short-term effects of accidents and the costs involved.

4. Commitment.

Work to get commitment to the idea that safety is the number one priority from every one of your employees.

5. Goals.

Set clear standards for workplace behavior – and enforce them.

6. Competence.

Train employees well so that they have the information and develop the skills needed to work safely and avoid accidents. A "competent" person should be at every job site to insure the enforcement of safety policies.

7. Responsiveness.

Make sure you respond promptly to identified hazards and take immediate steps to correct them.

8. Involvement.

Use every opportunity to encourage employees to play an active role in workplace safety and accident prevention. If you see a hazard, do more than just correct it. Apply the learning experience to help workers become more alert and more responsive to potential danger on the job.

9. Feedback.

Praise employees who identify and correct hazards or who report problems they can't fix.

10. Persistence.

Successful accident prevention is an ongoing challenge. It's something you have to focus on every day, always improving, always setting new safety objectives, and always making steady progress toward achieving them. Safety is the responsibility of everyone in the workplace.



FUND ²⁰²² Report

RPS Regency

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MICHIGAN
GROCERS
FUND



member owned workers' compensation

migrocersfund.org

800.686.6640

Selling Your Business?

Use Your Equity In The Fund As A Selling Tool

Before you sell your business, be sure to contact RPS Regency to discuss how your remaining equity may be transferred to the new owner. Your equity in the Fund may be an enticing offer for the buyer and could be used as a negotiating point of the sale of your business.



- *Request to Transfer form must also be completed.*
- *Let the Fund and Association know you are selling.*
- *Buyer must be or become a member of the Michigan Retailers Association to participate in the Fund.*
- *The buyer must be a Fund member and maintain the member's coverage without lapse or interruption.*

Fund Contacts

Administered by:



POLICY ISSUES: RPS Regency • 800.686.6640

Liz Noe-Masterson • ext. 2750 • Customer Service

JoAnn George • ext. 2739 • Underwriting

Evan Burt • ext. 2759 • Report Cards • Loss Control/Safety

Dawn Feldpausch • ext. 2754 • Marketing & Sales

Brent Rykse • ext. 2765 • Payroll Audits

Visit the Fund website for Online Claims Reporting, Make A Payment, Safety Resources, 24/7 Nurse Hotline