



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

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EXCEPTIONAL PERFORMANCE YIELDS HIGH RETURNS Fund Returns \$760,000 Back To Members

Congratulations Fund Members! The Michigan Grocers Fund is very pleased to announce its 2023 return of profit to participants of the self-insured workers' compensation program. The Fund was approved to distribute \$760,000 of surplus premium back to eligible members.

As a member-owned program, all premium collected that's not used for claims and administrative expenses is returned back to members. Since the Fund's inception, members have received \$3,377,000.

The Michigan Grocers Fund Board of Trustees Chair, Curt DeVries of Harding's Markets-West, states that he's "thrilled with the performance of the program and this excellent performance allows a significant financial return to each member while maintaining the sound financial stability of our group." DeVries added that "the Fund's Board takes the responsibility for the costs associated with workplace safety very seriously. The members have also done an outstanding job to produce very low losses and, with the help of our loss control partners, are actively involved in the claims management process."

Established in 2014, the number of participants continues to increase, as well as the profit returns, with more than 50 members currently in the program. By keeping the overall costs associated with workers' compensation low, the Fund is the long-term solution for employers. The Fund's profits, which include premium dollars not used to pay administrative costs and claims, are returned back to members along with investment income.

Over time, Fund members receive their premium back in the form of a profit return. The profits are the result of members having excellent loss history with an average profit return equal to 40% of their annual premium.

One of the many value-added services that the Fund provides is safety and loss control specialists. Sedgwick provides educational tools and services that can help members prevent potential claims and assist in the ongoing profitability of the Fund and its members.

The Michigan Grocers Fund has partnered with Midwest Employers Casualty Company, the Fund's excess insurance provider, to offer even more value-added services. HR360, an online human resource site, is also available at no cost to Fund members. This resource delivers step-by-step guidance and tools when and where you need it, including current federal and state employment laws, downloadable forms, posters and a sample employee handbook.

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.

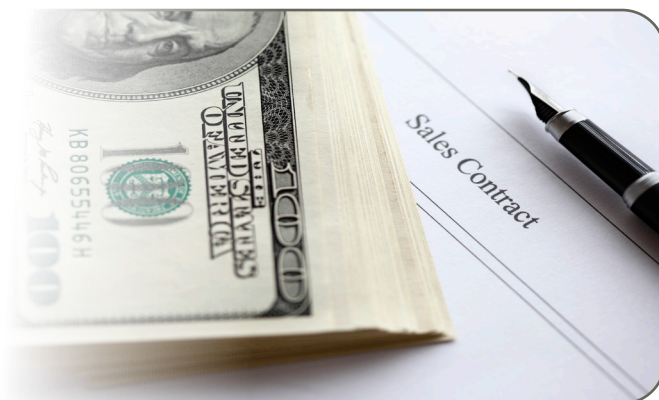
The Michigan Grocers Fund is sold and serviced by a carefully selected statewide network of independent insurance professionals with expertise insuring the grocery industry. The Fund is endorsed by the Michigan Retailers Association.

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.

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.*

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 Work Environment*

Workplace safety cannot exist on best practice guidelines and policies alone. A safe work 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 can assist you with your safety efforts and 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.

Good Hiring Practices Impact Safety Performance

This is the time when hiring temporary workers for the busy season becomes a priority. Unfortunately, "loose" hiring practices can have an adverse impact on your company's safe work environment.

Establishing and maintaining a safe work environment begins with selecting and placing the "right" individuals in the "right" positions. Careful hiring is critical to the quality and safety of your establishment. In fact, proper pre-employment screening can help prevent problems later on, including potential workers' compensation claims.



Once you've hired the "right" employee, your next objective is to provide the training necessary to perform in a safe and efficient manner. One key element in any effective loss control program is employee indoctrination and training. Incorporating the following tips into your new hire orientation program will get your employees off on a safe foot.

Introduction - Take your new employee on a tour of the company's work areas. Familiarize them with the company's various departments and facilities.

Explain - Discuss the details of the company's safety policy and requirements. The Michigan Workers' Compensation Agency recommends the following as a basic checklist. Items specific to your company and its processes should be added to make the list complete.

- **Employee Right-to-Know** • **Safe Lifting & Moving of Materials**
- **Personal Protective Equipment Usage** • **Specific Safety Rules**
- **Lockout/Tagout & Electrical Safety** • **Fire Safety & Housekeeping**

Demonstrate - Explain the job to the new employee step by step. Discuss hazards and provide detailed demonstrations of important safety practices.

Test - When the employee indicates an understanding of the procedure, have them demonstrate while you watch. Correct any improper or unsafe acts and explain why. Always check for understanding.

Double-Check - Test the progress of the new employee several times during their first few weeks of employment. Observe and evaluate the employee's work methods. Correct any deviation from the safe work procedures described during the earlier job demonstration procedure.

Employee Acknowledgement Statement - Finally, have the employee sign a statement acknowledging that they've received training.

FUND ²⁰²³ *Report*

RPS Regency

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migrocersfund.org

800.686.6640

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
- 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 CONTACTS

ASSOCIATION:

Michigan Retailers Association
877.390.6453

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 Simmon • 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