

# FUND report

2024

MICHIGAN  
GROCERS  
FUND

member owned workers' compensation



The Michigan Grocers Fund was established in 2014 to help members control their long-term workers' compensation costs.

**\$4  
MILLION**  
SINCE  
2014

**\$700,000**  
RETURNED  
FOR 2024

**40%**  
AVERAGE  
PREMIUM  
RETURN

*This member-owned program is exclusively represented by a carefully selected statewide network of independent insurance professionals that focus on the grocery industries.*

*To qualify as a member, the majority of payroll must fall into supermarket and/or grocery store whose volume of sales is primarily engaged in selling a general line of food and beverages classifications.*

[migrocersfund.org](http://migrocersfund.org)

## WORKPLACE SAFETY CREATES OUTSTANDING RETURN *Fund Members Receive Over \$700,000*

Members of the Michigan Grocers Fund continue to be rewarded for their workplace safety performance! For the 2024 policy year, participants of this highly successful self-insured workers' compensation program will be receiving another excellent premium return. This year the Fund was approved to distribute \$709,189 profit back to its members which brings the total profits returned since 2014 to over \$4 million.

For ten years, the Michigan Grocers Fund has operated for the exclusive benefit of its members. The Fund has been a stable and competitive workers' compensation option for grocer members of the Michigan Retailers Association statewide. As a member-owned program, the Fund is committed to working with members to provide a safer workplace for their employees. This in turn helps keep workers' compensation costs to a minimum.

The formula for success is simple - the lower the Fund's claim costs, the greater the profits! The underwriting approach is very selective when accepting new members. The selection process helps ensure that only the best performing grocery and convenience store owners participate in the program.

Each new applicant is carefully reviewed and must have a proven track record of low losses, acceptable work exposures, an implemented safety program and be financially stable.

For members that have experienced claims or want to prevent potential claims from occurring, the Fund also has a dedicated staff of safety and loss control consultants who specialize in the grocery industry and are available to help members in a variety of ways. They assist Fund members by providing safety consultations, management training, safety manuals and a variety other safety resources.

The Michigan Grocers Fund safety and loss control specialists' objective is to provide educational tools and services that can help members prevent potential claims and assist in the ongoing profitability of the Fund. In addition, Fund members receive semi-annual reports that reflect how they are performing and the amount of profit they are estimated to receive.

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* on another outstanding year! If you're not currently taking advantage of the Fund, contact RPS Regency for more information or [migrocersfund.org](http://migrocersfund.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 Co.

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 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 ext. 2753.



## The Difference the Fund Makes

Our industry-specific resources encompass loss control, claim management and information services that help you develop and maintain a successful workers' compensation program.

## 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.

## *lifting/material handling*

The following procedures can help reduce the potential for back injuries while lifting heavy objects: Plan ahead; assess the lift and your surroundings and be cautious when unloading. Knowing what you're doing and where you're going will prevent you from making awkward movements while holding something heavy.

### PREPARATION

- Size up the load. Do not lift too heavy, slippery, hot or unevenly balanced
- Limit lifting heavy loads of 35lbs or more by hand
- Use the 'buddy system' to team lift or use material handling equipment
- Wear work gloves to prevent injury from staples or splinters

### PROPER LIFTING TECHNIQUES

- Lift with your legs, not your back
- Limit the number of items you carry
- Balance the load evenly and close to your body
- Avoid awkward postures, don't over-reach
- No heavy load above your waist



### CARRYING THE LOAD

- Make certain you can see over the load
- Take small steps
- Avoid turning or twisting
- Keep the load directly in front of your body between your shoulders and waist
- When using mechanical devices, push the load rather than pull the load. Use your body weight and legs to push the load.

### PROPER UNLOADING

- Keep back straight; squat down with the load
- Be care of your fingers



## slips trips & falls

Slips, trips and falls are a common reasons for many of the injuries in workplaces. They can cause minor injuries but can also lead to serious, long-term injuries. Many slip, trips and falls are avoidable and there are usually easy solutions a workplace can apply to control the risk, either by eliminating or minimizing it.

### SLIPPERY SURFACES

- Beware of wet floors
- Use mats and clean up spills immediately
- Clean up greasy spills with appropriate grease-cutting solutions
- Place CAUTION SIGNS when floors are wet
- Wear shoes with slip-resistant soles and low heels

### TRIPPING HAZARDS

- Keep all electrical cords out of the way or covered
- Keep all walkways clear
- Only carry items you can see over
- Keep mats and rugs in place
- Watch your step – Be aware of your surroundings inside and out

### FALL PREVENTION

- Never stand on boxes, countertops or chairs; use the appropriate stepstool or ladder
- Use stepstools and ladders safely
- Always face forward on stepstools and ladders; use three points of contact
- Secure all elevated areas by using a guardrail that is at least 42" high
- Use handrails on stairs. Use the "tennis-racket grip" when possible
- Avoid carrying objects on stairs with both hands and that block your vision.
- Don't Run



## Fund Risk Management Services

Safety and loss avoidance are critical to the success of the Fund, as well as to the long-term success of your business. The Fund encourages all members to take advantage of the loss prevention services and tools available.

To take advantage of the safety and training resources available to Fund members, please contact RPS Regency 800-686-6640.



### SAFETY & LOSS PREVENTION

- Toolbox Talks
- OSHA Compliance
- Safety Video Library
- Drug Policy Templates
- Accident Investigation
- Return to Work Programs
- Safety Posters & Handouts
- Industrial Hygiene Services
- Safety Webinars & Newsletters
- Workers' Comp Overview Training
- Employee Safety Manual Templates
- OSHA Compliance Tools / Assistance

## 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 when selling your business.

- Let the Fund & Association know you are selling
- Request to Transfer form must also be completed
- 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 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
- FREE on-line safety with thousands of topics including human resources





1690 Watertower Place 500  
East Lansing, MI 48823  
800.686.6640

# FUND 2024 *report*



[migrocersfund.org](http://migrocersfund.org)



## FUND directory

### *fund contacts*

ASSOCIATION - MRA • 800.366.3699

POLICY ISSUES - RPS Regency • 800.686.6640

Liz Noe-Masterson • ext. 2750 • Customer Service

JoAnn George • ext. 2739 • Underwriting

Tricia Hickman • ext. 2740 • Member Payments

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.

### *claims*

CLAIMS - Sedgwick RMS • 800.482.0615

24/7 NURSE LINE - Guiding you through your workers' compensation injury.  
Sedgwick Clinical Consultation - 844.998.2152



### *board of trustees*

Curt DeVries, Chair • Harding's Markets - West

Richard Cole, Vice-Chair • Leppink's Food Center

Dave Duthler • AMRA Energy

Kim Kennedy • Polly's Country Markets

Paul O'Donnell • Nino Salvaggio International

Mike Rupp • Town & Country Supermarkets