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**MICHIGAN GROCERS FUND  
2025 RENEWAL ANNOUNCEMENT**

**Creating Safe Workplace Environments  
Has Profitable Impact for Fund Members**

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East Lansing, Michigan.

The Michigan Grocers Fund (MGF) has announced that its members will receive a profit return of \$581,826 for the 2025 policy year. This brings the total profits returned to members since 2014 to over \$4.6 million.

The success of the Michigan Grocers Fund is attributed to its focus on workplace safety. By creating a safer workplace for employees, the Fund is able to keep workers' compensation costs to a minimum, resulting in greater profits for its members. The Fund has a selective underwriting approach, only accepting grocery and convenience store business owners with a proven track record of low losses, acceptable work exposures, an implemented safety program to pro-actively train their employees.

In addition to its underwriting approach, the MGF also provides members with a dedicated staff of safety and loss control specialists who focus on the grocery industry. These specialists offer safety consultations, management training, safety manuals, and other resources to help members prevent claims and improve their overall safety program.

The Fund's educational training focuses on creating a safety culture in the workplace and making every employee accountable for safety on the job. It also provides members with access to an online safety center, which includes a wide-ranging human resource library with information on federal and state employment laws, downloadable forms, posters, and hundreds of other topics.

The Fund's safety goal is to provide educational tools and services that can be tailored to assist members to prevent claims and improve their overall safety program. This focus on safety has resulted in the ongoing profitability of the Fund. Members also receive semi-annual report cards that reflect their performance, the amount of profit returned and the estimated amount of future profit.

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 the Fund's website.

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