

# FUND

## report

### 2025



**\$4.6  
MILLION**  
SINCE  
2014

**\$581,826**  
RETURNED  
FOR 2025

**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)



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

## CREATING SAFE WORKPLACE ENVIRONMENTS Has Profitable Impact for Fund Members

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, and 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 [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.

## *benefits of safety*

According to the Michigan Workers' Compensation Agency, the state's grocery industry has experienced a significant number of workers' compensation claims over the past decade. In 2020 alone, there were over 2,500 reported claims, with over \$13 million paid out in total. These statistics demonstrate the importance of prioritizing safety in the grocery industry to reduce the risk of accidents and injuries.

Implementing effective safety measures can have a substantial impact on reducing workers' compensation claims. By investing in safety initiatives, employers can:

**Reduce Workplace Injuries:** A safe work environment can significantly reduce the number of workplace injuries, which can lead to fewer workers' compensation claims.

**Minimize Lost Productivity:** When employees are injured, they are often unable to return to work immediately, leading to lost productivity and additional costs. By prioritizing safety, employers can minimize lost productivity and ensure a smoother workflow.

**Enhance Employee Morale:** A safe and healthy work environment can boost employee morale, leading to increased job satisfaction and reduced turnover rates.

**Save Money:** By reducing the number of workers' compensation claims, employers can save significant amounts of money on insurance premiums and administrative costs.

Job Hazard Analysis (JHA) is a critical process in Michigan's grocery industry to identify and mitigate potential hazards in the workplace. In the fast-paced and often high-stress environment of a grocery store, workers are at risk of injury from various sources, including lifting heavy objects, operating machinery, and navigating slippery floors.

By conducting a JHA, employers can identify potential hazards associated with specific jobs, such as meat cutting, receiving, and stocking, and customer service. This analysis can help employers develop procedures to prevent accidents, such as proper lifting techniques, regular equipment maintenance, and regular cleaning and disinfection of high-traffic areas.

Invest in safety today to protect your workers and save your business from costly workers' compensation claims. Implementing these strategies will not only enhance safety but also improve your company's reputation and operational efficiency.



## best workplace safety practices

To reduce the risk of workplace injuries and workers' compensation claims, employers in the grocery industry can implement the following best practices:

**Conduct Regular Safety Inspections:** Regularly inspect store facilities, warehouses, and distribution centers to identify potential hazards and take corrective action.

**Provide Employee Training:** Offer regular training sessions to educate employees on safety protocols, emergency procedures, and proper lifting techniques.

**Maintain a Clean Work Environment:** Ensure that stores are clean and organized, reducing the risk of tripping hazards and other accidents.

**Implement Ergonomic Solutions:** Implement ergonomic solutions to reduce the risk of musculoskeletal disorders, such as adjustable shelving and proper lifting equipment.

**Encourage Employee Feedback:** Encourage employees to report any safety concerns or incidents promptly, and take action to address these issues promptly.

**Manage Shelf Stocking Safely:** Use appropriate step stools and ladders for reaching high shelves and train employees on safe use.

**Regularly Inspect and Maintain Equipment:** Ensure that all mechanical equipment, like forklifts and compactors, are regularly serviced and safe to use.

**Implement Clear Signage:** Use clear, visible signage to indicate hazards such as wet floors or areas where forklifts operate.

**Conduct Regular Safety Drills:** Practice and review emergency procedures regularly, including drills for fire, evacuation, and other emergencies.

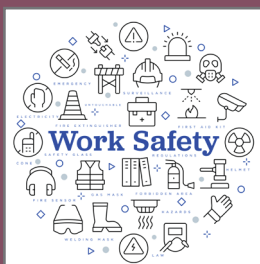
**Provide Adequate Breaks:** Ensure workers have sufficient breaks to reduce fatigue-related injuries.

**Educate on Emergency Procedures:** Regularly train employees on what to do in case of an emergency, including accidents or health crises.

## Fund Safety & Training 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

## 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

## 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





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800.686.6640



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



# FUND 2025 *report*

## 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

Kristin Tyler • 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

Ryan Jacques • Pure Options