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MICHIGAN GROCERS FUND 2026 RENEWAL ANNOUNCEMENT

Workplace Safety Nets Profits Returned to Fund Members

Members Receive Over \$590,000 Back in 2026!

East Lansing, Michigan.

The Michigan Grocers Fund (MGF) has announced a profit return of \$596,514 for the 2026 policy year, bringing total returns to \$5,264,529 since 2014. This represents an average return of 35% of a member's annual premium. The MGF is a self-insured program aimed at reducing workers' compensation costs by prioritizing workplace safety.

Key to its success is a selective underwriting process that accepts only grocery and convenience store business owners with a proven track record of low losses, acceptable work exposures, established safety programs, and financial stability. This ensures a strong focus on safety and risk management, enhancing profitability and effectiveness for its members.

Beyond its selective underwriting approach, the Fund supports its members with a dedicated team of safety and loss control specialists who focus specifically on the grocery industry. These specialists provide a range of services, including safety consultations, management training, and safety manuals, along with other resources. Their goal is to help members prevent claims and enhance their overall safety programs, thereby contributing to a safer work environment and reducing workers' compensation costs.

The MGF places a strong emphasis on educational training to foster a safety culture within the workplace, ensuring that every employee is accountable for safety on the job. To support this initiative, the Fund offers members access to an online safety center. This resource includes a comprehensive human resource library that covers federal and state employment laws, downloadable forms, posters, and a wide array of other topics. These tools are designed to equip members with the knowledge and resources necessary to maintain a safe and compliant work environment.

The Fund's primary safety goal is to offer educational tools and services that assist members in preventing claims and enhancing their overall safety programs. This dedication to safety has been a key factor in the Fund's sustained profitability.

To keep members informed and engaged, the Fund provides semi-annual report cards that detail their performance, the amount of profit returned, and projections for future profit. These report cards serve as a valuable feedback mechanism, helping members understand their impact on the Fund's success and encouraging continuous improvement in safety practices.

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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