FUND report 2026

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.

$5.2 MILLION
SINCE 2014

$596,514
RETURNED FOR 2026

35%
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

WORKPLACE SAFETY NETS PROFIT RETURN

Fund Members Receive Over $596,000 Back in 2026

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 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.

migrocersfund.org

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.

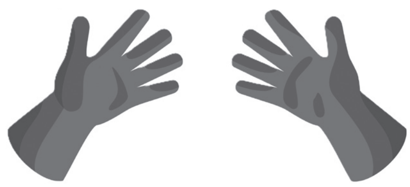
The Michigan Grocers Fund offers a wide variety of workplace safety training; contact RPS Regency for more details on how to implement safety into your company's daily routine.

hand protection awareness

Of the many tools that we have available, our hands are the most valuable. They provide us with the dexterity necessary to perform precise maneuvers that even the most advanced technology cannot replicate. Even the simplest tasks are difficult for a person that does not have full use of his or her hands.

Many everyday tasks put your employees' hands at risk. Hand injuries on the job are quite common, but many are preventable. There are many precautions employees can take to keep their hands safe. Here are a few of the most common.

Make Use of Machine Guards.
Never operate machinery that does not have a working guard to protect their hands. Always use a lockout device on machinery when they must reach into it for any reason. Immediately replace guards when it's necessary to remove them and initiate lockout/tagout if not operable. When safety guards are missing from machinery, hands, fingers and arms can easily be caught, amputated or crushed.



Wear Gloves.
Employees should always protect their hands by wearing work gloves when handling rough materials or performing operations where they are using their hands to lift or move objects. An Occupational Safety and Health Administration (OSHA) study revealed that 70 percent of workers experiencing hand injuries were not wearing gloves. The remaining 30 percent were making use of damaged, inadequate or inappropriate types of gloves for the job. Choose the right gloves for the task and inspect them thoroughly before use.

Be Cautious of Sharp Objects.
Utilize the correct safety procedures when handling knives, box cutters and other sharp objects. Never attempt to pick up broken glass, nails or other sharp objects not meant for handling with bare hands; always use appropriate gloves or a broom.

Remove Rings.
No matter how much sentimental value they carry, rings can put employees' hands in grave danger on the job. They can very easily catch on machinery and other objects, resulting in lacerations, amputations or broken bones. Remind employees to be cautious and remove rings before beginning work that may cause serious injury to their hands.

stocking housekeeping tips

Lots of activity is positive in the grocer world, signifying more business. When this happens, your workplace is full of action with many workers performing different operations simultaneously. Imagine the chaos that would result if workers did not clean up after themselves. Your workplace would become a hazardous obstacle course as trash and debris piled up, and walking from one point to another would mean navigating through a mess of obstructions for both employees and customers.

Housekeeping is avoiding dangerous conditions like those described above requires a commitment to housekeeping by every individual on your team. This means making spill cleanup, garbage removal, general cleaning and use of trash bins a priority every day, throughout the day.

Good housekeeping also means constant vigilance. Remove any object or liquid that obstructs a pathway on the floor and take care of other materials that could pose a possible fire hazard or danger.

Accountability - Everyone Should Do Their Part

· Store personal items out of the way in storage bins or lockers.

· Keep hazardous wastes in covered, separate waste containers.

· Place "wet floor" signs in wet areas that could pose a slipping hazard.

Avoid These Risks -

· Do not leave housekeeping responsibilities for the last few minutes of the day.

· Never pile material around fire extinguishers, sprinklers or emergency exits.

· Do not collect broken glass or metal scraps in plastic bags.

Fringe Benefits

Not only does housekeeping keep everyone safe, it also helps us feel better about our jobs. It will be easier for employees to concentrate and do their best work in a clutter-free environment. Be proactive and make safety a first priority.

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

- 35% 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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MICHIGAN GROCERS FUND
member owned workers' compensation
migrocersfund.org

FUND directory

fund contacts

ASSOCIATION - MRA · 800.366.3699

Visit the Fund website for:
Online Claims Reporting · Make A Payment
Safety Resources· 24/7 Nurse Hotline

POLICY ISSUES · RPS Regency · 800.686.6640
Becca Wright · ext. 2778 · Customer Service
Tricia Hickman · ext. 2740 · Member Payments
Dawn Simmon · ext. 2754 · Marketing & Sales
Brent Rykse · ext. 2765 · Payroll Audits
JoAnn George · ext. 2739 · Underwriting

claims

CLAIMS - Sedgwick RMS · 800.482.0615

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

sedgwick

board of trustees