



Over  
**\$23.7 MILLION**  
Returned  
Since 1983

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## PREMIUM RETURN AVERAGES 50% *Fund Distributes \$1.1 Million Back to Members!*

**Congratulations** Michigan Clubs Self Insurance Fund Members! The Fund is pleased to announce a profit distribution of \$1,106,512 to be returned to members! This represents an average return equal to 50% of a member's annual premium.

As a member-owned program, all premium collected that's not used for claims and administrative expenses is returned back to members. Since its inception in 1983, the total profits returned are over \$23,700,000.

The Michigan Clubs Self Insurance Fund has several distinct advantages over most standard insurance carriers. The Fund's excellent performance has insulated its members from the turbulence of the traditional insurance marketplace.

From substantial profit returns to aggressive claims handling, the Fund is the most cost-effective workers' compensation option for its members year after year.

Most importantly, Fund members receive stable yet competitive upfront pricing. This competitive pricing, along with the Fund's selective approach to underwriting new members, is designed to save members money on the total cost of workers' compensation over the long term.

By focusing on accident prevention and

proper claims management, Fund members continue to keep their costs down as low as possible. The Fund offers its members numerous safety resources and loss control programs that are specific to the clubs industry.

Some of the Fund's educational training focuses on creating a safety culture in the workplace, by working with owners/supervisors on proper claims handling, accident investigation, return-to-work programs and making every employee accountable for safety on the job.

The Fund works with loss control specialists who provide sound guidance and cost-saving solutions on safety and loss prevention for its members.

In addition to safety, workers' compensation claims are treated with great diligence in the way they are handled. The Fund reviews all indemnity claims and sees every claim dollar being spent as their money.

These costs are controlled by fighting fraudulent claims and requiring claim settlements to be authorized by a board of trustees, comprised of Fund members.

Congratulations on another financially rewarding year! If you're not currently a member, you're missing out on the many benefits the Michigan Clubs Self Insurance Fund has to offer. Please contact Fund's Administrator, RPS Regency, for more information or [miclubsfund.org](http://miclubsfund.org).

administered by



Established in 1983, the Michigan Clubs Fund is endorsed by the Michigan Golf Course Association. The Fund is sold and serviced by a large network of independent insurance agents located throughout Michigan dedicated to the industry. To qualify as a member, the majority of payroll must fall into one of the following classifications: country clubs, golf courses (public & private), athletic clubs, yacht clubs, hunt & riding clubs, and ski clubs.

# Take Advantage of these **FREE Value-Added Resources**

The MI Clubs Fund is constantly searching for value-added services that are available to assist members in managing their business.



## Midwest Employers Casualty Company

The Fund's excess insurance carrier strives to provide "best in class" service to members by offering online 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 MI Clubs 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 extension 2739.

## Selling Your Business?

*Use your equity in the MI Clubs Fund as a selling tool!*

Before you sell your business, be sure to contact RPS Agency 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 and Association know you are selling.*
- *Complete the Request to Transfer form.*
- *Golf Course buyer must be or become a member of the MGCA to participate in the Fund.*
- *The buyer must be a Fund member and maintain the member's coverage without lapse or interruption.*

**Now Available!** Receive immediate medical advice when a work related injury occurs resulting in a better care process.

**Sedgwick Clinical Consultation**  
24/7 Nurse Line for Workers'  
Compensation Injuries



844.998.2152

**Guiding You  
Through Your  
Workers'  
Compensation  
Injury**



# 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 Clubs 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.

## Workplace Violence



### ROBBERY

- Do not put yourself at risk.
- Do not interfere with persons committing the crime or creating the disturbance.
- If you are the victim of, are involved in, or witness any assault, robbery, theft, or overt sexual behavior, call Police at 911 immediately with the following information:
  - Nature of incident
  - Location of incident
  - Description of person(s) involved
  - Location of person(s) involved
  - Your name, location, department & phone number
  - If personal safety allows, try to get a good description of the criminal. Note height, weight, sex, color, approximate age, clothing, method and direction of travel, and name if known.
  - Remain where you are until a police officer arrives.

### ACTIVE SHOOTER

In response to a report of a shooting, the following is recommended:

- Get everyone to lie down away from windows. Lock doors and secure in place.
- Do not evacuate rooms or buildings if you are safely secured unless told to do so by Police or unless it is absolutely clear that it is safe to do so.
- If you must flee the immediate area of gunfire, run in a zigzag pattern and try to utilize any obstructions between you and the gunfire. Try not to run down a long hallway.
- Call 911. Try to remain calm.
- If you are in an open area, move swiftly away from the sound of gunfire and find a safe cover position. Try to get inside or behind a building.
- Wait and listen for directions from Police.

## Chemical Hazard Communication

### POTENTIAL HAZARDS

- Skin Irritations – Can be caused by allergies associated with soaps and chemicals.
- Infections – Broken skin can become infected or burned from chemicals.
- Burns – Caustic chemicals found in oven and drain cleaners, if misused, can cause burns to the face and eyes.
- Respiratory Harm – Chlorine and ammonia can cause respiratory, skin and eye irritations and even death if mixed together.
- Latex Allergies – Latex gloves, often worn to protect the skin, can cause an allergic reaction in some workers.
- Carbon Dioxide (CO<sub>2</sub>) – Used to put “fizz” into fountain drinks, is a colorless and odorless gas that can cause death, if inhaled. Early warning signs include headache, confusion and lethargy.

### PROTECT YOURSELF

- Read all labels and Safety Data Sheets (SDS) on the chemicals you are using for proper handling information.
- Use personal protective equipment (PPE), such as goggles, gloves, and splash aprons to protect your body from splashes and spills.
- Dilute chemicals to recommended concentrations.
- Label all cleaning bottles to avoid risk of inadvertently combining chemicals.
- Store non-compatible chemicals separately.
- Use lower shelves to store chemicals to avoid the risk of spills/splashes to the eyes.
- Report any damage of carbon dioxide (CO<sub>2</sub>) tanks to your Supervisor.



# FUND <sup>2023</sup> Report

**RPS Regency**  
1690 Watertower Place #500  
East Lansing, MI 48823



Self Insurance Fund  
miclubsfund.org  
800.686.6640

Endorsed by



## MI CLUBS FUND ADVANTAGES

- 50% 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
- Underwriting guidelines designed to screen out high risk applicants
- Available to golf courses & country clubs that are MGCA and GMCMA members
- FREE online safety with thousands of topics including human resources
- Excellent claims management

## FUND CONTACTS

**ASSOCIATION:**  
**MGCA** • 517.482.4312  
mgcoa.org

**CLAIMS:**  
**Sedgwick** • 800.482.0615  
sedgwick.org

**POLICY ISSUES:**  
**RPS Regency** • 800.686.6640

Liz Noe-Masterson • ext. 2750 • Customer Service  
JoAnn George • ext. 2739 • Underwriting

Evan Burt • ext. 2759 • Report Cards • Loss Control/Safety

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