

FUND report

2024



**\$24
MILLION**
SINCE
1983

**\$1.2
MILLION**
RETURNED
FOR 2024

50%
AVERAGE
PREMIUM
RETURN

This member-owned program is sold and serviced by a large network of independent insurance agents located throughout Michigan that focus on the clubs industries.

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.

miclubsfund.org



The Michigan Clubs Fund was established in 1983 to help members control their long-term workers' compensation costs.

WORKPLACE SAFETY CREATES OUTSTANDING RETURN *Fund Members Receive Over \$1.2 Million*

The Michigan Clubs Self Insurance Fund is pleased to announce that it will be distributing \$1.2 million back to its members for the 2024 renewal. This represents an average return of 50% of a member's annual premium. This significant premium return demonstrates the Fund's commitment to providing financial benefits to its members.

As a member-owned program, the Fund operates with the best interests of its members in mind. The fact that all premium collected, which is not used for claims and administrative expenses, is returned back to members is a testament to the Fund's dedication to reducing members' overall costs of workers' compensation insurance.

The total profits returned since the Fund's inception in 1983, amounting to \$24,950,657, further highlights the Fund's long-standing success in providing substantial savings to its members. It showcases the Fund's financial strength and its commitment to delivering value to its members.

The Michigan Clubs Self Insurance Fund recognizes the importance of accident prevention and proper claims management in keeping costs as low as possible for its members. To support this goal, the Fund offers a range of safety resources and loss control programs that are tailored specifically to the clubs industry.

One of the key focuses of the Fund's educational training is to create a safety culture in the workplace. This involves working closely with owners and supervisors to instill a mindset of prioritizing safety and implementing best practices for claims handling, accident investigation, and return-to-work programs.

By actively promoting a safety culture and providing members with the necessary tools and support, the

Fund helps its members keep their costs down and maintain a safe working environment.

The Fund also collaborates with experienced loss control specialists who provide expert guidance and cost-saving solutions on safety and loss prevention. These specialists work closely with members to identify potential risks and develop strategies to mitigate them. By implementing effective safety measures and loss prevention techniques, members can reduce the frequency and severity of accidents, ultimately leading to lower costs.

The Michigan Clubs Self Insurance Fund takes the handling of workers' compensation claims with great diligence. One way the Fund ensures cost control is by actively fighting fraudulent claims. By identifying and challenging fraudulent claims, the Fund protects its members' financial interests and helps maintain the integrity of the program.

Additionally, claim settlements within the Fund are required to be authorized by the Fund's Board of Trustees, which is comprised of actual members. This ensures that claim settlements are thoroughly reviewed and approved by those who have a vested interest in the Fund's financial stability.

Congratulations to the Michigan Clubs Self Insurance Fund on another excellent year! The Fund's commitment to diligent claims handling and cost control has contributed to its ongoing success.

To learn more about the Fund and its offerings, you can contact the Fund's Administrator, RPS Regency, or visit the website at miclubsfund.org.

Take
Advantage
of these

FREE Value-Added Resources

The Michigan Clubs 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 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.

lifting/material handling

The following procedures can help reduce the potential for back injuries while lifting heavy objects: Plan ahead; assess the lift and your surroundings and be cautious when unloading. Knowing what you're doing and where you're going will prevent you from making awkward movements while holding something heavy.

PREPARATION

- Size up the load. Do not lift too heavy, slippery, hot or unevenly balanced
- Limit lifting heavy loads of 35lbs or more by hand
- Use the 'buddy system' to team lift or use material handling equipment
- Wear work gloves to prevent injury from staples or splinters

PROPER LIFTING TECHNIQUES

- Lift with your legs, not your back
- Limit the number of items you carry
- Balance the load evenly and close to your body
- Avoid awkward postures, don't over-reach
- No heavy load above your waist



CARRYING THE LOAD

- Make certain you can see over the load
- Take small steps
- Avoid turning or twisting
- Keep the load directly in front of your body between your shoulders and waist
- When using mechanical devices, push the load rather than pull the load. Use your body weight and legs to push the load.

PROPER UNLOADING

- Keep back straight; squat down with the load
- Be care of your fingers



slips trips & falls

Slips, trips and falls are a common reasons for many of the injuries in workplaces. They can cause minor injuries but can also lead to serious, long-term injuries. Many slip, trips and falls are avoidable and there are usually easy solutions a workplace can apply to control the risk, either by eliminating or minimizing it.

SLIPPERY SURFACES

- Beware of wet floors
- Use mats and clean up spills immediately
- Clean up greasy spills with appropriate grease-cutting solutions
- Place CAUTION SIGNS when floors are wet
- Wear shoes with slip-resistant soles and low heels

TRIPPING HAZARDS

- Keep all electrical cords out of the way or covered
- Keep all walkways clear
- Only carry items you can see over
- Keep mats and rugs in place
- Watch your step – Be aware of your surroundings inside and out

FALL PREVENTION

- Never stand on boxes, countertops or chairs; use the appropriate stepstool or ladder
- Use stepstools and ladders safely
- Always face forward on stepstools and ladders; use three points of contact
- Secure all elevated areas by using a guardrail that is at least 42" high
- Use handrails on stairs. Use the "tennis-racket grip" when possible
- Avoid carrying objects on stairs with both hands and that block your vision.
- Don't Run



Fund Risk Management 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

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 Golf Course Association to participate in the Fund
- The buyer must be a Fund member and maintain the member's coverage without lapse or interruption

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
- Excellent claims management
- Underwriting guidelines designed to screen out high risk applicants
- FREE on-line safety with thousands of topics including human resources



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 800.686.6640

FUND 2024 *report*



miclubsfund.org



FUND directory

fund contacts

ASSOCIATION ~ MGCA • 517.482.4312

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

Brent Rykse • 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

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