



\$8.1 Million

represents an average credit of 48% off of the premium members will pay in 2021.

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Workplace Safety Creates Outstanding Return

Fund Members Receive Over \$8.1 Million

Members of the Michigan Restaurant & Lodging Fund (MRL Fund) continue to be rewarded for their tremendous performance! For the 2021 policy year, participants of this highly successful self-insured workers' compensation program will be receiving an outstanding return of profit. This year the Fund was approved to distribute \$8,160,752 profit back to its members. Since 1992, the total profits returned are over \$92.9 million.

For most members, the savings is the primary reason they insure with the Michigan Restaurant & Lodging Fund. It has proven to dramatically reduce the overall costs of their workers' compensation insurance year after year. The Fund has been a stable and competitive market for eligible MRLA members statewide. As a member-owned program, the Fund is committed to working with hospitality employers to provide a safer workplace for their employees. This in turn helps keep workers' compensation costs to a minimum. Over 870 members are currently participating in the program.

The formula for success is simple - the lower the Fund's claim costs, the greater the profits! The underwriting approach is very selective when accepting new members. The selection process helps ensure that only the best performing hospitality business owners participate in the program. In order to be written into the MRL Fund, each new applicant is carefully reviewed and must have a proven track record of low losses, acceptable work exposures, an implemented safety program and be financially stable.

For members that have experienced claims or want to prevent potential claims from occurring, the Fund also has a dedicated staff of safety and loss control consultants who specialize in the hospitality industry and are available to help members in a variety of ways. They assist members by providing safety consultations, management training, safety manuals and numerous other resources.

The Fund's educational training focuses on creating a safety culture in the workplace, by working with owners/supervisors on proper

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MRL FUND ADVANTAGES

- 48% average return of premium
- Excellent claims management
- OWNERSHIP—increased control and member involvement
- Underwriting guidelines designed to screen out high risk applicants
- Governed by a Board of Trustees who are actual members
- Available to restaurateurs who are MRLA members
- Industry-specific safety programs to reduce workplace injuries
- FREE online safety with thousands of topics including human resources

\$8.1 Million Back To Members

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claims handling, accident investigation, return-to-work programs and making every employee accountable for safety on the job. The online safety center includes a wide-ranging human resource library at no cost to members. It provides in depth information on the most current federal and state employment laws, as well as a complete collection of downloadable forms, posters, and literally hundreds of topics.

The Michigan Restaurant & Lodging Fund's safety goal is to provide educational tools and services that can help members prevent potential claims and assist members in improving their overall safety program. This focus results in the ongoing profitability of the Fund. In addition, Fund members receive semi-annual report cards that reflect how they are performing and includes both the amount of profit that has been returned and the estimated amount of profit they are to receive in the future. The Fund's profit return is

gradual and applied as a credit to the members' renewal and includes investment income. The total returned will include profit from multiple fund years.

The MRL Fund is endorsed by the Michigan Restaurant and Lodging Association. This member-owned program is sold and serviced by a statewide network of independent insurance professionals that concentrate in the restaurant and hotel industries.

CONGRATULATIONS to Fund members for an excellent job on keeping their premium costs low and employees safe! As a member-owned program, please spread the word to your industry peers about the benefits of insuring with the Fund.

For more information, contact the Fund Administrator, RPS Regency at 800.686.6640 or visit mrlfund.org

Take Advantage of these *FREE Value-Added Resources*

The MRL Fund is constantly searching for value-added services that may assist members in managing their business.



Midwest Employers Casualty Company

Access to the Fund's free Video on Demand library is now available from Midwest Employers Casualty, the Fund's excess insurance provider. Video on Demand is powered by Safety Source, a leader in streaming video content. The library contains industry specific categories which can be easily searched.



On the Safety Source Online homepage, you can go to the "Restaurant & Hospitality" categories. Each section contains 5 to 15 minute videos on topics from Knife Safety, Active Shooter, Dishwasher Safety, Safety Leadership Training, Fire Prevention and others. Some videos offer an exam and many are available in Spanish.

Human Resource Library

The MRL 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

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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 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.

New Employee Checklist

One of the best times to promote on-the-job safety is BEFORE new employees begin to work.

Introduction. Take a new employee on a tour of the company's work areas. Familiarize them with the company's various departments and facilities.

Explain. Go through details on safety requirements.

Demonstrate. Explain the job to the new employee and include detailed demonstrations that specify important safety practices.

Test. When the employee understands the procedure, have them do the job while you watch. Correct any improper or unsafe acts and explain why.

Double-Check. Test the progress of the new employee several times during their first few weeks of employment. Observe and evaluate the employees' work methods. Correct any deviation from the safe work procedures described during the earlier job demonstration procedure.

This is a partial checklist that could be used as part of your new employee training. Adding your specific rules and personal protective equipment to the list, can make it complete.



- Tour of the Department and Facilities
- Proper Lifting Procedures
- Personal Protective Equipment Issued, Use, Cleaning
- Specific Safety Rules Applicable in each Department
- Where to Keep Personal Belongings
- What to do in the Event of an Injury/Non Injury Accident
- Fire Safety / Emergency Planning Rules
- Clean-Up Rules – Housekeeping/Special
- How to Report Unsafe Conditions
- Hazard Communications Training

Slips - Trips - Falls

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 surroundings inside & 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 ²⁰²¹ Report

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MICHIGAN
Restaurant & Lodging Fund

a member owned workers' compensation program

mrlfund.org
800.686.6640

ENDORSED PARTNER



Selling Your Business?

Use Your Equity In The MRL 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 of the sale of your business.



- *Request to Transfer form must also be completed.*
- *Let the Fund and Association know you are selling.*
- *Buyer must be or become a member of the MRLA to participate in the Fund.*
- *The buyer must be a Fund member and maintain the member's coverage without lapse or interruption.*

Fund Contacts

POLICY ISSUES: RPS Regency • 800.686.6640

ASSOCIATION:
MRLA
800.968.9668

Liz Noe-Masterson • ext. 2750 • Customer Service
JoAnn George • ext. 2739 • Underwriting
Evan Burt • ext. 2759 • Report Cards

Dawn Feldpausch • ext. 2754 • Marketing & Sales
Brent Rykse • ext. 2765 • Payroll Audits
Patrick Dunn • ext. 2748 • Loss Control/Safety

Visit the Fund Website for Online Claims Reporting, Make A Payment, Safety Resources, 24/7 Telemed Hotline.