



*The Fund returns an average credit of 48% back on a member's premium.*

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## EXCEPTIONAL PERFORMANCE YIELDS HIGH RETURNS

### MRL Fund Returns \$7.4 Million Back To Members

Congratulations Fund members! The Michigan Restaurant & Lodging Fund has achieved another record year. The latest return of \$7,400,000 is the largest distribution to date and is applied as a credit to Fund members on their January 1, 2023 renewal. Since the Fund's inception in 1992, members have received over \$107,690,000 which represents a 48% average return.

Success like this is made possible by Fund's members having an excellent performance of continued low losses. Reducing the costs associated with workers' compensation claims and lower overhead expenses, leaves more profit to go back to Fund members. Also, the fewer claims the member incurs the more money they receive back as the returns are weighted based on the individual member's performance. The historical average return continues to highlight impressive results as 61% of members have no claims and are receiving an average profit return of 65% back.

The Fund is governed by a Board of Trustees, elected by the members, who are responsible for the overall operation of the Fund. The Trustees take the responsibility for the costs associated with workplace injuries very seriously. In addition, aggressive claims management, through lower caseloads per lost-time adjusters, allows for more time to proactively handle claims. This reduces overall costs while providing the injured workers with the best care available and restoring them to pre-injury health.

The MRL Fund offers its members numerous loss prevention resources and loss control programs that are specific to the hospitality industry which members have benefited from. This training has a strong focus on creating a safety culture in the workplace by educating owners and supervisors on proper claims handling, accident investigation, and return-to-work programs. By educating employees on effective work practices, helps to make everyone accountable for safety on the job. This is achieved by the Fund's loss control specialists who provide members with clear guidance as well as offering insight on other cost-saving solutions.

In addition, an online safety center is available which includes a comprehensive, legally reviewed human resource library at no cost to members. This HR online platform provides in-depth information on the most current federal and state employment laws, as well as a complete range of downloadable forms, posters, and hundreds of topics.

For most members, the substantial savings is the primary reason they insure with the MRL Fund. It has proven to dramatically reduce the overall costs of their workers' compensation insurance year after year.

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. For more information, contact the Fund Administrator, RPS Regency at 800.686.6640 or visit [mrlfund.org](http://mrlfund.org).

## A stack of US dollar bills, including a \$100 bill, is shown next to a pen and a document titled "Sales Contract". The \$100 bill is prominently displayed, showing the portrait of Benjamin Franklin and the serial number KB80655446H. The pen is a black fountain pen with a silver clip. The document is white with the title "Sales Contract" written in a cursive font.

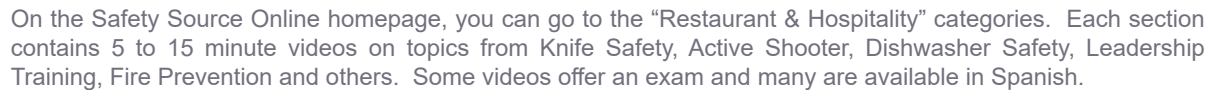
Before you sell your business, be sure to contact RPS Regency to discuss how your remaining equity may be transferred to the new owner. Your equity in the Fund may be an enticing offer for the buyer and could be used as a negotiating point of the sale of your business.

- *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.*

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



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.



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

To obtain your username and password contact us at 800.686.6640 extension 2739.



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

**Concentra Telemed - 24/7 Nurse Line  
for Workers' Compensation Injuries  
810.844.8140**



# Loss Prevention *Focus On A Safe Work Environment*

Workplace safety cannot exist on best practice guidelines and policies alone. A safe work 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 MRL Fund can assist you with your safety efforts and 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.

## Good Hiring Practices Impact Safety Performance

This is the time when hiring temporary workers for the busy season becomes a priority. Unfortunately, "loose" hiring practices can have an adverse impact on your company's safe work environment.

Establishing and maintaining a safe work environment begins with selecting and placing the "right" individuals in the "right" positions. Careful hiring is critical to the quality and safety of your establishment. In fact, proper pre-employment screening can help prevent problems later on, including potential workers' compensation claims.



Once you've hired the "right" employee, your next objective is to provide the training necessary to perform in a safe and efficient manner. One key element in any effective loss control program is employee indoctrination and training. Incorporating the following tips into your new hire orientation program will get your employees off on a safe foot.

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

**Explain** - Discuss the details of the company's safety policy and requirements. The Michigan Workers' Compensation Agency recommends the following as a basic checklist. Items specific to your company and its processes should be added to make the list complete.

- **Employee Right-to-Know** • **Safe Lifting & Moving of Materials**
- **Personal Protective Equipment Usage** • **Specific Safety Rules**
- **Lockout/Tagout & Electrical Safety** • **Fire Safety & Housekeeping**

**Demonstrate** - Explain the job to the new employee step by step. Discuss hazards and provide detailed demonstrations of important safety practices.

**Test** - When the employee indicates an understanding of the procedure, have them demonstrate while you watch. Correct any improper or unsafe acts and explain why. Always check for understanding.

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

**Employee Acknowledgement Statement** - Finally, have the employee sign a statement acknowledging that they've received training.

# FUND *Report*

2023

**RPS Regency**

1690 Watertower Place #500  
East Lansing, MI 48823

## MICHIGAN

### Restaurant & Lodging Fund

a member owned workers' compensation program

mrlfund.org

800.686.6640

ENDORSED PARTNER



## MRL FUND ADVANTAGES

- 48% 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
- Available to members of MRLA
- FREE on-line safety with thousands of topics including human resources

## FUND CONTACTS

**CLAIMS:**

**Mackinaw Admin** • 800.372.2428

**ASSOCIATION:**

**MRLA** • 800.968.9668

**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