

FUND report

2024

MICHIGAN

Restaurant & Lodging Fund

a member owned workers' compensation program

**\$114
MILLION**

SINCE
1992

**\$7
MILLION**
RETURNED
FOR 2024

48%
AVERAGE
PREMIUM
RETURN

This member-owned program is exclusively represented by statewide network of independent insurance professionals that focus on the hospitality industry.

To qualify as a member, the majority of payroll must fall into restaurants with sit down table service; fast food, family style, fine dining, bar & grill, delis, coffee shops, banquet facilities. All hotels, motels, inns, resorts including seasonal and non-franchised classifications.

mrlfund.org



The Michigan Restaurant & Lodging (MRL) Fund was established in 1992 to help members control their long-term workers' compensation costs.

WORKPLACE SAFETY CREATES OUTSTANDING RETURN

Fund Members Receive Over \$7 Million

Members of the Michigan Restaurant & Lodging Fund (MRL Fund) continue to be rewarded for their workplace safety performance! For the 2024 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 \$7,040,000 profit back to its members. Since 1992, the total profits returned are over \$114 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.

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.

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 represented by an appointed statewide network of independent insurance agents who are specialists in the restaurant and hotel industries.

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 are available to assist members in managing their business.

Midwest Employers Casualty Co.

Midwest Employers Casualty, the Fund's excess insurance provider, offers Fund members access to Video on Demand. This free video library 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 current topics.

Human Resource Library

The Fund has a wide variety of "help" for your company. The site covers HR topics such as:

- Employee Benefits, HR Issues, State Employment Laws, Hiring Termination
- Hundreds of HR forms & frequently asked questions
- Current HR & Benefits news

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 MRL 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.

- 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 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
- FREE on-line safety with thousands of topics including human resources



1690 Watertower Place 500
East Lansing, MI 48823
800.686.6640

MICHIGAN Restaurant & Lodging Fund

a member owned workers' compensation program

mrlfund.org

ENDORSED PARTNER



FUND 2024 *report*



FUND directory

fund contacts

ASSOCIATION - MRLA • 800.968.9668

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 - Mackinaw Admin • 800.372.2428

24/7 Nurse Line - Receive immediate medical advice when a work related injury occurs
resulting in a better care process. Concentra Telemed • 810.844.8140



board of trustees

Kevin Downey, Chairman | Kramer Restaurant Grp

Tom "Dewey" Bramson | eQuity - Vest, Inc.

Dennis Brinker | Sign of the Beefcarver

Kevin Gudejko | Mainstreet Ventures Restaurant Grp

Jeff Lobdell | Beltline Partners Inc.

Bill Roberts | Roberts Restaurant Group

Paul Wegert | Boutique Hotel Professionals

Bill Wentworth, Jr. | Applebee's

Justin Winslow | MRLA - President/CEO