

# FUND report

2025

MICHIGAN

Restaurant & Lodging Fund

a member owned workers' compensation program

**\$121  
MILLION**  
SINCE  
1992

**\$7.6  
MILLION**  
RETURNED  
FOR 2025

**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.*



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

## Creating Safe Workplace Environments Has Profitable Impact for Fund Members

The Michigan Restaurant & Lodging Fund (MRL Fund) has announced that its members will receive a profit return of \$7.6 million for the 2025 policy year. This brings the total profits returned to members since 1992 to \$121,310,000.

The MRL Fund is a self-insured workers' compensation program that aims to reduce the overall costs of workers' compensation insurance for its members.

The success of the MRL Fund is attributed to its focus on workplace safety. By creating a safer workplace for employees, the Fund is able to keep workers' compensation costs to a minimum, resulting in greater profits for its members.

The Fund has a selective underwriting approach, only accepting hospitality business owners with a proven track record of low losses, acceptable work exposures, and an implemented safety program, and financial stability.

In addition to its underwriting approach, the MRL Fund also provides members with a dedicated staff of safety and loss control specialists who focus on the hospitality industry. These specialists offer safety consultations, management training, safety manuals, and other resources to help members prevent claims and improve their overall safety program.

The Fund's educational training focuses on creating a safety culture in the workplace and making every employee accountable for safety on the job. It also provides members with access to an online safety center, which includes a wide-ranging human resource library with information on federal and state employment laws, downloadable forms, posters, and hundreds of other topics.

The MRL Fund's safety goal is to provide educational tools and services that can help members prevent claims and improve their overall safety program. This focus on safety has resulted in the ongoing profitability of the Fund. Members also receive semi-annual report cards that reflect their performance, the amount of profit returned and the estimated amount of future profit.

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 professionals specializing 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).

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.

### *identifying workplace hazards*

As the hospitality industry continues to thrive in Michigan, restaurants and lodging establishments are working tirelessly to provide exceptional service to their guests. However, behind the scenes, a crucial aspect of their operations is often overlooked – workplace safety.

Employees in both kitchens and within the lodging sector are often required to handle cleaning chemicals and hot cooking equipment. Appropriate PPE is essential in these settings.

For kitchen staff, this includes heat-resistant gloves and non-slip shoes to handle hot utensils and prevent slips on wet or greasy floors. For housekeeping staff, gloves and sometimes masks are necessary when using cleaning chemicals or when cleaning areas exposed to potential biological hazards.

Employees in the restaurant and lodging industry often perform tasks that require repetitive motion or can lead to awkward postures, such as carrying heavy trays or making beds. Ergonomic training, providing assistive devices, and redesigning tasks to minimize these risks can help prevent chronic musculoskeletal injuries.

Cleaning staff in both restaurants and lodging facilities use a variety of cleaning agents that can be hazardous if mishandled. Proper labeling of all chemicals, secure storage, and training employees in the use of these substances safely are key safety measures.

By addressing these and other hazards with appropriate safety measures, training, and equipment, Michigan's restaurant and lodging industry can protect its workforce and clientele, ensuring a safe and inviting environment for all. These measures promote a culture of safety that extends to every guest and employee.

Maintaining a safe work environment is crucial for employers in Michigan's restaurant and lodging industry. By prioritizing workplace safety, employers can reap numerous benefits that benefit both employees and customers alike.

As the hospitality industry continues to thrive in Michigan, it's essential that employers prioritize workplace safety to create a safe haven for their employees and customers alike.





## best workplace safety practices

Employers in Michigan's restaurant and lodging industry prioritize workplace safety. By prioritizing workplace safety, employers in Michigan's restaurant and lodging industry can reap numerous benefits.

**Conduct Regular Safety Audits** • Regularly inspect your workplace to identify potential hazards and take corrective action.

**Train Employees** • Provide comprehensive training on workplace safety procedures, including emergency response protocols and hazard recognition.

**Implement Preventative Measures** • Implement measures to prevent injuries, such as ergonomic design, slip-resistant flooring, and proper lifting techniques.

**Encourage Open Communication** • Foster an open-door policy where employees feel comfortable reporting hazards or concerns without fear of retaliation.

**Stay Up-to-Date with Regulations** • Stay informed about changing regulations and industry standards to ensure compliance.

**Improved Employee Morale** • When employees feel safe and valued, they are more likely to be engaged and motivated.

**Increased Productivity** • A safe workplace reduces distractions and stress, allowing employees to focus on their work.

**Reduced Work Comp Costs** • By reducing the risk of injuries and illnesses, employers can reduce their workers' compensation costs.

**Enhanced Reputation** • A commitment to workplace safety demonstrates a commitment to excellence and customer satisfaction.

**Compliance with Regulations** • By staying compliant with regulations, employers can avoid costly fines and penalties.

## Fund Advantages

- 4.8% 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

## 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 Safety & Training 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



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 East Lansing, MI 48823  
 800.686.6640

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ENDORSED PARTNER



# FUND

2025 *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

**Kristin Tyler** • ext. 2757 • Payroll Audits

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

### *claims*

**CLAIMS - Mackinaw Administrators** • 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

Sarah Atkins | Amerilodge Group  
 Kevin Gudejko | Mainstreet Ventures Restaurant Grp  
 Paul Hess | Epoch Hospitality  
 Jeff Lobdell | Beltline Partners Inc.

Bill Roberts | Roberts Restaurant Group  
 Paul Wegert | Boutique Hotel Professionals  
 Bill Wentworth | Applebee's  
 Justin Winslow | MRLA - President/CEO