

FUND report

2026

**\$130
MILLION**
SINCE
1992

**\$8.4
MILLION**
RETURNED
FOR 2026

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



MICHIGAN Restaurant & Lodging Fund

a member owned workers' compensation program

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

WORKPLACE SAFETY NETS MILLIONS RETURNED

Fund Members Receive Over \$8.4 Million for 2026

The Michigan Restaurant & Lodging Fund (MRL Fund) has announced a profit return of over \$8.4 million for the 2026 policy year, bringing total returns to **\$130,869,212** since 1992. This represents an average return of 48% of a member's annual premium. The MRL Fund is a self-insured program aimed at reducing workers' compensation costs by prioritizing workplace safety.

Key to its success is a selective underwriting process that accepts only hospitality business owners with a proven track record of low losses, acceptable work exposures, established safety programs, and financial stability. This ensures a strong focus on safety and risk management, enhancing profitability and effectiveness for its members.

Beyond its selective underwriting approach, the Fund supports its members with a dedicated team of safety and loss control specialists who focus specifically on the hospitality industry. These specialists provide a range of services, including safety consultations, management training, and safety manuals, along with other resources. Their goal is to help members prevent claims and enhance their overall safety programs, thereby contributing to a safer work environment and reducing workers' compensation costs.

The MRL Fund places a strong emphasis on educational training to foster a safety culture within the workplace, ensuring that every employee is accountable for safety on the job. To support this initiative, the Fund offers members access to an online safety center. This resource includes a

comprehensive human resource library that covers federal and state employment laws, downloadable forms, posters, and a wide array of other topics. These tools are designed to equip members with the knowledge and resources necessary to maintain a safe and compliant work environment.

The primary safety goal is to offer educational tools and services that assist members in preventing claims and enhancing their overall safety programs. This dedication to safety has been a key factor in the Fund's sustained profitability.

To keep members informed and engaged, the Fund provides semi-annual report cards that detail their performance, the amount of profit returned, and projections for future profit. These report cards serve as a valuable feedback mechanism, helping members understand their impact on the Fund's success and encouraging continuous improvement in safety practices.

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.

Congratulations to Fund members for an excellent job on keeping their premium costs low and employees safe! For more information, contact the Fund Administrator, RPS Regency, or visit the MRL Fund's website.

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.

teen labor rights & responsibilities

Employer Responsibilities. *Hiring teens can be a rewarding experience for both the employer and the employee. Early work experience helps teens develop valuable skills and earn money, but it's essential to ensure their work environment is safe and compliant with labor laws.*

As an employer, you play a critical role in fostering a safe, supportive, and legally compliant workplace for teen employees. Below is a guide to help you understand your responsibilities and their rights.

Promote Safe Work Practices

- Train teen employees on all safe work practices and ensure they understand how to perform their tasks safely.
- Encourage open communication. Let teens know they can ask questions or request additional training, especially when learning new tasks or using unfamiliar equipment.

Foster a Safety-First Culture

- Emphasize the importance of working safely, even if it takes more time. Rushing can lead to accidents or injuries.
- Encourage teens to stay alert and aware of their surroundings to prevent carelessness, even as they become more comfortable with their tasks.

Provide a Supportive Environment

- Create a workplace where teens feel comfortable reporting any threats, unsafe conditions, or situations that make them feel uncomfortable. Ensure they know they can approach a supervisor at any time.
- Reinforce the importance of using good judgment and trusting their instincts. If a task seems unsafe, they should feel empowered to check with the manager before proceeding.

Enforce Zero Tolerance for Alcohol

- Underage drinking is illegal and strictly prohibited in the workplace. Make it clear that being under the influence endangers everyone. If there's suspicion that an employee has been drinking, they should notify the manager immediately.



creating a safe workplace for teens

As an employer, you are responsible for ensuring that teen employees have positive and safe work experience. By understanding and respecting their rights, providing proper training, and fostering open communication, you can create a workplace where teens thrive while staying safe and protected.

Safe and Healthy Workplace: Teens have the right to work in an environment free of hazards. Conduct regular safety checks and address any potential risks promptly.

Right to Refuse Unsafe Work: Teen employees have the right to refuse tasks or working conditions they believe are unsafe or pose an immediate danger. Respect their concerns and investigate any reported issues. For instance, operating certain power equipment, such as a meat slicer, is prohibited.

Protection Against Retaliation: Teens have the right to report safety hazards without fear of punishment or termination. Foster a culture where safety concerns are taken seriously.

Compliance with Labor Laws: Ensure teen employees work only the hours and perform the tasks permitted by state and federal laws. Familiarize yourself with these regulations to avoid violations.

Access to Safety Information: Provide clear information about equipment, job tasks, and any hazardous chemicals that may pose health risks. Proper training and communication are essential.

Fair Compensation: Teen workers are entitled to at least the current minimum wage in your state. Ensure they are paid accurately.

Workers' Compensation: If a teen employee becomes sick or injured on the job, they have the right to request medical care and workers' compensation. This may include coverage for lost wages if they are unable to work due to a work-related illness or injury.

Harassment-Free Workplace: Teens have the right to work in an environment free from racial or sexual harassment. Establish and enforce policies to prevent and address harassment in the workplace.

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

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

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.



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

2026 *report*



FUND directory

fund contacts

ASSOCIATION - MRLA - 800.968.9668

Visit the Fund website for :

Online Claims Reporting · Make A Payment
Safety Resources · 24/7 Nurse Hotline

POLICY ISSUES - RPS Regency - 800.686.6640

Becca Wright · ext. 2778 · Customer Service

Tricia Hickman · ext. 2740 · Member Payments

Dawn Simmon · ext. 2754 · Marketing & Sales

Brent Rykse · ext. 2765 · Payroll Audits

JoAnn George · ext. 2739 · Underwriting

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

Tom "Dewey" Bramson, Chair · eQuity-Vest, Inc

Dennis Brinker · Sign of the Beefcarver

Sarah Atkins · Amerilodge Group

Kevin Gudejko · Mainstreet Ventures Restaurant Group

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Paul Wegert · Boutique Hotel Professionals

Bill Wentworth · Applebee's

Justin Winslow · MRLA - President/CEO