



Over
\$21.3 MILLION
Returned
Since 1983

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SAFETY PAYS

WORKPLACE SAFETY CREATES RECORD RETURN

Fund Members to Receive Over \$1 Million Back for 2021!

Members of the Michigan Clubs Self Insurance 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 their largest return of profit in the Fund's history. This year the Fund was approved to distribute \$1,024,378 profit back to its members. Since 1983, the total profits returned are over \$21.3 million.

For thirty eight years, the Michigan Clubs Fund has operated for the exclusive benefit of its members. The Fund has been a stable and competitive workers' compensation option for the members of the Michigan Golf Course Association and the Greater Michigan Club Managers Association statewide.

As a member-owned program, the Fund is committed to working with members 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 country clubs and golf course owners participate in the program.

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 golf industry and are available to help members in a variety of ways.

They assist Fund members by providing safety consultations, management training, safety

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MI CLUBS FUND ADVANTAGES

- 50% 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 golf courses & country clubs that are MGCA and GMCMA members
- FREE online safety with thousands of topics including human resources

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manuals and a variety other safety resources.

The Fund safety and loss control specialists' objective is to provide educational tools and services that can help members prevent potential claims and assist in the ongoing profitability of the Fund. In addition, members receive semi-annual reports that reflect how they are performing and the amount of profit they are estimated to receive.

The Michigan Clubs Fund is endorsed by the Michigan Golf Course Association. The majority of payroll must fall into one of the following classifications: country clubs, golf

courses (public & private), athletic clubs, yacht clubs, hunt & riding clubs, and ski clubs.

If you're not currently a member, you're missing out on the many benefits the Fund provides its members.

Please ask your independent insurance agent to contact us to receive a quote from the Fund.

**Contact RPS Regency for more information
800.686.6640 | miclubsfund.org**

Take Advantage of these *FREE Value-Added Resources*

The MI Clubs Fund is constantly searching for value-added services that are available to assist members in managing their business.



Midwest Employers Casualty Company

The Fund's excess insurance carrier strives to provide "best in class" service to members by offering online risk management tools:

- Customizable written programs
- Policies and Procedures to help you stay compliant
- Training Shorts (Toolbox Talks)
- Toolkits
- Webinars (real time and archived)

Human Resource Library

The MI Clubs 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.

**Sedgwick Clinical Consultation
24/7 Nurse Line for Workers'
Compensation Injuries**



**Guiding You
Through Your
Workers'
Compensation
Injury**



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 Michigan Clubs 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*

RPS Regency

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East Lansing, MI 48823



Self Insurance Fund

miclubsfund.org
800.686.6640

Endorsed by



Selling Your Business?

Use your equity in the MI Clubs 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.



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

Fund Contacts

ASSOCIATION:

MGCA • 517.482.4312

CLAIMS:

Sedgwick • 800.482.0615

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 Feldpausch • 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