

FUND report

2026



**\$28
MILLION**
SINCE
1983

**\$1.7
MILLION**
RETURNED
FOR 2026

50%
AVERAGE
PREMIUM
RETURN

This member-owned program is sold and serviced by a large network of independent insurance agents located throughout Michigan that focus on the clubs industries.

To qualify as a member, 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.

miclubsfund.org



The Michigan Clubs Fund was established in 1983 to help members control their long-term workers' compensation costs.

WORKPLACE SAFETY NETS A 50% PREMIUM RETURN Members Receive \$1.7 Million for 2026

The Michigan Clubs Fund has announced a profit return of over \$1.7 million for the 2026 policy year, bringing total returns to \$28,229,174 since 1983. This represents an average return of 50% of a member's annual premium. The Fund is a self-insured program aimed at reducing workers' compensation costs by prioritizing workplace safety.

The key to its success is a selective underwriting approach that accepts only business owners with a proven track record of low losses, acceptable work exposures, established safety programs, and financial stability. This ensures members have a strong focus on safety and risk management, reducing employee injuries, and enhancing profitability.

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 golf course and country clubs industries. 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 Michigan Clubs 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 Michigan Clubs Fund is endorsed by the Michigan Golf Course Association. This member-owned program is sold and serviced by a statewide network of independent insurance professionals.

Congratulations to the Michigan Clubs Self Insurance Fund on another excellent year! The Fund's commitment to diligent claims handling and cost control has contributed to its ongoing success.

To learn more about the Fund and its offerings, you can contact the Fund's Administrator, RPS Registry, or visit miclubsfund.org.

*Take
Advantage
of these*
**FREE
Value-Added
Resources**

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

**Midwest
Employers
Casualty Co.**

The Fund's excess insurance carrier strives to provide "best in class" service to members by offering on-line 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 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 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 Michigan Clubs Fund offers a wide variety of workplace safety training; contact RPS Registry for more details on how to implement safety into your company's daily routine.

protecting your most valuable assets

The Importance of Workplace Safety Programs

At Michigan Clubs Fund, we understand that your employees are your company's most valuable assets.

Protecting them through an effective workplace safety program isn't just about compliance—it's about doing the right thing. Employees are integral to the long-term success of your organization, and prioritizing their safety is a key investment in your business's future.

The Power of Prevention

Successful safety programs focus on prevention as the cornerstone of reducing both the frequency and severity of workplace injuries. Clubs Fund members take a strategic approach to loss control, creating safer work environments that lead to real cost savings for businesses.

These efforts not only reduce workers' compensation premiums but also result in lower employee turnover and increased productivity. Moreover, safety programs demonstrate to employees that management genuinely cares about their well-being, fostering stronger relationships between employees and leadership.

Building a Culture of Safety

An effective safety program begins with a management culture that prioritizes accountability and commitment to safety. Leadership must provide visible support, consistently engage with employees, and work collaboratively to develop, implement, and enhance workplace safety initiatives.

This collaboration extends to working with Clubs Fund's Risk Control Consultants, who provide expert guidance to identify and address areas for improvement in your current safety program. A comprehensive risk assessment conducted by the Fund's consultants is the first step in identifying and prioritizing opportunities to enhance workplace safety.

Partnering for Success

By partnering with the Fund's loss control team, members can review their safety programs and receive expert guidance on eliminating hazards and reducing injuries. Together, we can create a safety culture that protects your most valuable assets—your employees.

For more information, please contact RPS Registry Risk Control Department.
Keenan Roznowski 517.664.2753 keenan_roznowski@rpsins.com



1690 Watertower Place 500
 East Lansing, MI 48823
 800.686.6640

FUND 2026 *report*



miclubsfund.org



FUND directory

fund contacts

ASSOCIATION - MGCA • 517.482.4312

Visit the Fund website for:

- Make A Payment
- Online Claims Reporting
- 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 - Sedgwick RMS • 844.998.2127

24/7 NURSE LINE - Guiding you through your workers' compensation injury.
 Sedgwick Clinical Consultation - 844.974.2178



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