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M I C H I G A N

Restaurant & Lodging Fund

a member owned workers' compensation program

**MRL FUND
2021 RENEWAL ANNOUNCEMENT**

**Workplace Safety Creates Outstanding Return
Fund Members Receive Over \$8.1 Million**

East Lansing, Michigan.

Members of the Michigan Restaurant & Lodging Fund (MRL 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 an outstanding profit return. This year the Fund was approved to distribute \$8,160,752 profit back to its members. Since 1992, the total profits returned are over \$92.9 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. Over 870 members are currently participating in the program.

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.

The Fund's educational training focuses on creating a safety culture in the workplace, by working with owners/supervisors on proper claims handling, accident investigation, return-to-work programs and making every employee accountable for safety on the job. The online safety center includes a wide-ranging human resource library at no cost to members. It provides in depth information on the most current federal and state employment laws, as well as a complete collection of downloadable forms, posters, and literally hundreds of topics.

The Michigan Restaurant & Lodging Fund's safety goal is to provide educational tools and services that can help members prevent potential claims and assist members in improving their overall safety program. This focus results in the ongoing profitability of the Fund. 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 sold and serviced by a statewide network of independent insurance professionals that concentrate in the restaurant and hotel industries. For more information, contact the Fund Administrator, RPS Regency at 800.686.6640 or visit mrlfund.org.

Michigan Restaurant & Lodging Fund
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