EXCEPTIONAL PERFORMANCE YIELDS HIGHER RETURNS

MI Clubs Fund Returns $852,000 Million Back To Members

The Michigan Clubs Self Insurance Fund (MI Clubs Fund) once again rewards its members for outstanding performance and gives back its highest profit return yet! As a member owned self-insured workers’ compensation program, the MI Clubs Fund has become the largest workers’ compensation provider for Michigan’s golf course and country club industry.

From substantial profit returns to aggressive claims handling, the Fund is the most cost-effective workers’ compensation option for its members year after year. The members will share a total credit of $852,592 on their 2019 renewal for good performance. This amount of surplus comes from a number of policy years and includes premium not used to pay claims and investment income. This brings the total returned back since inception to over $19,350,000 million and represents an average return of premium of 50%.

Since 1983, Fund members receive stable yet competitive upfront pricing and continue to outperform the insurance marketplace with lower net premium costs every year. This competitive pricing, along with the MI Clubs Fund’s selective approach to underwriting new members, is designed to save members money on the total cost of workers’ compensation over the long term.

The MI Clubs Fund takes the responsibility for the costs associated with claims and workplace safety very seriously. Reducing the costs associated with workers’ compensation claims means more profit to go back to members. The Fund’s Board of Trustees, elected by the members, governs the Funds’ operation and provides authorization on claims settlements of size. In addition, the claims adjusters have lower caseloads compared to other workers’ compensation carriers which allow them more time to be proactive in managing the claim and reducing the overall costs associated with loss time injuries.

By focusing on accident prevention and proper claims management, Fund members continue to keep their costs down as low as possible. According to Joe Basso, the MI Clubs Fund Board of Trustee, “the Fund’s safety record has been...
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outstanding with some of the lowest loss ratios in recent years.” Basso adds “this excellent performance leads to substantial premium returns back to the members and is attributed to each member’s continued commitment to maintain a safe work environment for their employees.”

The MI Clubs Fund offers its members numerous safety resources and loss control programs that are specific to the golf course and country club industry. Some of 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 Fund works with loss control specialists who provide sound guidance and cost-saving solutions on safety and loss prevention such as golf cart safety for its members. The online safety center includes a comprehensive 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 range of downloadable forms, posters, and literally hundreds of topics.

For most members, the cost savings is the primary reason they insure with the MI Clubs Fund. It has proven to dramatically reduce the overall costs of their workers’ compensation insurance year after year.

Participants of the Fund must be a member of either the Michigan Golf Course Association or the Greater Michigan Club Managers 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.

CONGRATULATIONS to Fund members for an excellent job on keeping their premium costs low and employees safe!

“The MI Clubs Fund has proven to be the best option for our workers’ compensation insurance coverage. We appreciate the professional service and are pleased with the premium returns. We have saved thousands of dollars over the past 20 years!”

Joe Basso, Fund Board of Trustees
Birmingham Country Club, Birmingham

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 of the sale of 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 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
Dawn Feldpausch  •  ext. 2754  •  Marketing
Brent Rykse  •  ext. 2765  •  Payroll Audits
Tricia Hickman  •  ext. 2740  •  Premium Payments

miclubsfund.org
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.

**Workplace Violence**

**ROBBERY**

- Do not put yourself at risk.
- Do not interfere with persons committing the crime or creating the disturbance.
- If you are the victim of, are involved in, or witness any assault, robbery, theft, or overt sexual behavior, call Police at 911 immediately with the following information:
  - Nature of incident
  - Location of incident
  - Description of person(s) involved
  - Location of person(s) involved
  - Your name, location, department & phone number
- If personal safety allows, try to get a good description of the criminal. Note height, weight, sex, color, approximate age, clothing, method and direction of travel, and name if known.
- Remain where you are until a police officer arrives.

**ACTIVE SHOOTER**

In response to a report of a shooting, the following is recommended:

- Get everyone to lie down away from windows. Lock doors and secure in place.
- Do not evacuate rooms or buildings if you are safely secured unless told to do so by Police or unless it is absolutely clear that it is safe to do so.
- If you must flee the immediate area of gunfire, run in a zigzag pattern and try to utilize any obstructions between you and the gunfire. Try not to run down a long hallway.
- Call 911. Try to remain calm.
- If you are in an open area, move swiftly away from the sound of gunfire and find a safe cover position. Try to get inside or behind a building.
- Wait and listen for directions from Police.

**Chemical Hazard Communication**

**POTENTIAL HAZARDS**

- Skin Irritations – Can be caused by allergies associated with soaps and chemicals.
- Infections – Broken skin can become infected or burned from chemicals.
- Burns – Caustic chemicals found in oven and drain cleaners, if misused, can cause burns to the face and eyes.
- Respiratory Harm – Chlorine and ammonia can cause respiratory, skin and eye irritations and even death if mixed together.
- Latex Allergies – Latex gloves, often worn to protect the skin, can cause an allergic reaction in some workers.
- Carbon Dioxide (CO2) – Used to put “fizz” into fountain drinks, is a colorless and odorless gas that can cause death, if inhaled. Early warning signs include headache, confusion and lethargy.

**PROTECT YOURSELF**

- Read all labels and Safety Data Sheets (SDS) on the chemicals you are using for proper handling information.
- Use personal protective equipment (PPE), such as goggles, gloves, and splash aprons to protect your body from splashes and spills.
- Dilute chemicals to recommended concentrations.
- Label all cleaning bottles to avoid risk of inadvertently combining chemicals.
- Store non-compatible chemicals separately.
- Use lower shelves to store chemicals to avoid the risk of spills/splashes to the eyes.
- Report any damage of carbon dioxide (CO2) tanks to your Supervisor.
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.*