



The Fund returns an average of 50% back on a member's premium.

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EXCEPTIONAL PERFORMANCE YIELDS HIGH RETURNS Fund Returns \$3.8 Million Back To Members

It's been another exceptional year for members participating in the Michigan Cleaning Fund. This year over 140 cleaning industry employers will receive the largest return the Fund has ever made.

The Michigan Cleaning Fund has been authorized by the State of Michigan Workers' Compensation Agency to return \$3,845,095 of profit back to its members. The return brings the total profits distributed to over \$42 million, since the Fund's inception in 1981.

Returns like these are no accident. The Fund Board of Trustees work hard on your behalf to ensure the members have a long-term cost effective program. The Michigan Cleaning Fund's unique structure combined with its solid performance has helped reduce the members' overall insurance cost.

"Ordinarily an insurance company keeps the underwriting profits and investment income," according to Joe Clifford, Fund Administrator. "But in the case of the Michigan Cleaning Fund, the members earn it and receive it, not an insurance company."

While the Fund's structure is important, its great performance can be attributed to consistent underwriting guidelines to insure proper selection of new members, a strong focus on workplace safety, and aggressive claims management. The Fund also has numerous safety resources and loss control programs that are specific to the cleaning 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 investigations, return-to-work programs and making every

employee accountable for safety on the job.

In addition to safety, workers' compensation claims are managed aggressively with an emphasis on getting the injured employee back to work as soon as possible. While most claims are legitimate, Fund adjusters are on the look out for fraudulent claims and conduct a thorough investigation before authorizing any payment.

Another method for controlling claim costs is the review conducted by the Fund Board of Trustees prior to any settlement offer. This claim settlement authority serves as another check and balance towards controlling workers' compensation costs.

With a track record of returning an average of 50% of premium since 1981, the Michigan Cleaning Fund continues to outperform the competition, saving members money on their workers' compensation costs.

The majority of payroll must fall into one of the following classifications: dry cleaning, industrial laundry and uniform, car wash, coin-operated laundry, carpet cleaning, and commercial janitorial.

The Michigan Cleaning Fund is endorsed by the Michigan Cleaners Association and the Midwest Carwash Association. This member-owned program is sold and serviced by a statewide network of independent insurance professionals.

Congratulations on another outstanding year! If you're not currently a member, you're missing out on the many benefits the Michigan Cleaning Fund has to offer.

For more information, please contact RPS Regency at 800.686.6640 or micleaningfund.org.

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 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 one of the endorsed Associations to participate in the Fund.
- The buyer must be a Fund member and maintain the member's coverage without lapse or interruption.

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

The Michigan Cleaning 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 Cleaning 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

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Guiding You
Through Your
Workers'
Compensation
Injury



Loss Prevention *Focus On A Safe Work Environment*

Workplace safety cannot exist on best practice guidelines and policies alone. A safe work 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 Cleaning Fund can assist you with your safety efforts and 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.

Good Hiring Practices Impact Safety Performance

This is the time when hiring temporary workers for the busy season becomes a priority. Unfortunately, "loose" hiring practices can have an adverse impact on your company's safe work environment.

Establishing and maintaining a safe work environment begins with selecting and placing the "right" individuals in the "right" positions. Careful hiring is critical to the quality and safety of your establishment. In fact, proper pre-employment screening can help prevent problems later on, including potential workers' compensation claims.

Once you've hired the "right" employee, your next objective is to provide the training necessary to perform in a safe and efficient manner. One key element in any effective loss control program is employee indoctrination and training. Incorporating the following tips into your new hire orientation program will get your employees off on a safe foot.

Introduction - Take your new employee on a tour of the company's work areas. Familiarize them with the company's various departments and facilities.

Explain - Discuss the details of the company's safety policy and requirements. The Michigan Workers' Compensation Agency recommends the following as a basic checklist. Items specific to your company and its processes should be added to make the list complete.

- **Employee Right-to-Know** • **Safe Lifting & Moving of Materials**
- **Personal Protective Equipment Usage** • **Specific Safety Rules**
- **Lockout/Tagout & Electrical Safety** • **Fire Safety & Housekeeping**

Demonstrate - Explain the job to the new employee step by step. Discuss hazards and provide detailed demonstrations of important safety practices.

Test - When the employee indicates an understanding of the procedure, have them demonstrate while you watch. Correct any improper or unsafe acts and explain why. Always check for understanding.

Double-Check - Test the progress of the new employee several times during their first few weeks of employment. Observe and evaluate the employee's work methods. Correct any deviation from the safe work procedures described during the earlier job demonstration procedure.

Employee Acknowledgement Statement - Finally, have the employee sign a statement acknowledging that they've received training.



FUND ²⁰²³ Report

RPS Regency

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CLEANING FUND

micleaningfund.org

800.686.6640

endorsed by



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 members of Michigan Cleaners Association or the Midwest Carwash Association
- FREE on-line safety with thousands of topics including human resources

FUND CONTACTS

ASSOCIATION:

Michigan Cleaners Association
877.390.6453

Midwest Carwash Association
517.484.6216

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 Simmon • 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