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**MICHIGAN CLEANING FUND
2024 RENEWAL ANNOUNCEMENT**

**Workplace Safety Creates Consistent Return
Fund Members Receive Over \$3.8 Million**

East Lansing, Michigan.

Members of the Michigan Cleaning Fund (MCF) continue to be rewarded for their workplace safety performance! For the 2024 policy year, participants of this highly successful self-insured workers' compensation program will be receiving an approved profit distribution of \$3,845,000 to be returned to members. Since 1981, the total profits returned are over \$46 million.

For most members, the savings is the primary reason they insure with the Michigan Cleaning 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 Michigan Cleaners Association and Midwest Carwash Association members statewide. As a member-owned program, the Fund is committed to working with industry employers 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 dry cleaning, industrial laundry, janitorial and car wash employers participate in the program. In order to be written into the MCF, 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 engineers who specialize in the cleaning and car wash industries and are available to help members in a variety of ways. They assist Fund members by providing safety consultations, management training, safety manuals and numerous other resources.

The goal of the MI Cleaning Fund's safety and loss control specialists 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, Fund members receive semi-annual reports that reflect how they are performing and the amount of profit they are estimated to receive.

The MCF offers its members numerous safety resources and loss control programs that industry specific. 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 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 MCF 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 to Fund members for an excellent job on keeping their premium costs low and employees safe! As a member-owned program, please spread the word to your industry peers about the benefits of insuring with the Fund.

For more information, contact the Fund Administrator, RPS Regency
800.686.6640 or micleaningfund.org.

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