

FUND report

2026

MICHIGAN
CLEANING FUND
WORKERS' COMPENSATION FOR YOUR INDUSTRY

**\$55
MILLION**
SINCE
1981

**\$5.5
MILLION**
RETURNED
FOR 2026

50%
AVERAGE
PREMIUM
RETURN

***This member-owned
program is open
to work with any
independent insurance
professionals that
focus on the cleaning
industries.***

***To qualify as a member,
the majority of payroll
must fall into the
laundry, dry cleaning,
car wash, carpet
cleaning, janitorial,
or supplier industry
classifications.***

micleaningfund.org



The Michigan Cleaning Fund was established in 1981 to help members control their long-term workers' compensation costs.

WORKPLACE SAFETY NETS MILLIONS IN PROFIT RETURN

Members Receive Over \$5.5 Million Back in 2026

The Michigan Cleaning Fund (MCF) has announced a profit return of over \$5.5 million for the 2026 policy year, bringing total returns to \$55,790,152 since 1981. This represents an average return of 50% of a member's annual premium. The MCF is a self-insured program aimed at reducing workers' compensation costs by prioritizing workplace safety.

Key to its success is a selective underwriting process that accepts a variety of cleaning industry segments with a proven track record of low losses, acceptable work exposures, established safety programs, and financial stability. This ensures a strong focus on safety and risk management, enhancing profitability and effectiveness for its members.

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 cleaning industry. 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 MCF 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 Fund's 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 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.*

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 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.

micleaningfund.org



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 Cleaning 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.

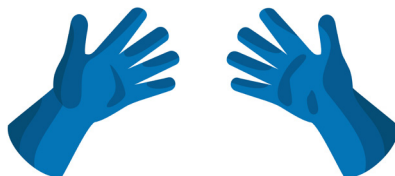
hand protection awareness

Of the many tools that we have available, our hands are the most valuable. They provide us with the dexterity necessary to perform precise maneuvers that even the most advanced technology cannot replicate. Even the simplest tasks are difficult for a person that does not have full use of his or her hands.

Many everyday tasks put your employees' hands at risk. Hand injuries on the job are quite common, but many are preventable. There are many precautions employees can take to keep their hands safe. Here are a few of the most common.

Make Use of Machine Guards.

Never operate machinery that does not have a working guard to protect their hands. Always use a lockout device on machinery when they must reach into it for any reason. Immediately replace guards when it's necessary to remove them and initiate lockout/tagout if not operable. When safety guards are missing from machinery, hands, fingers and arms can easily be caught, amputated or crushed.



Wear Gloves.

Employees should always protect their hands by wearing work gloves when handling rough materials or performing operations where they are using their hands to lift or move objects. An Occupational Safety and Health Administration (OSHA) study revealed that 70 percent of workers experiencing hand injuries were not wearing gloves. The remaining 30 percent were making use of damaged, inadequate or inappropriate types of gloves for the job. Choose the right gloves for the task and inspect them thoroughly before use.

Be Cautious of Sharp Objects.

Utilize the correct safety procedures when handling knives, box cutters and other sharp objects. Never attempt to pick up broken glass, nails or other sharp objects not meant for handling with bare hands; always use appropriate gloves or a broom.

Remove Rings.

No matter how much sentimental value they carry, rings can put employees' hands in grave danger on the job. They can very easily catch on machinery and other objects, resulting in lacerations, amputations or broken bones. Remind employees to be cautious and remove rings before beginning work that may cause serious injury to their hands.



manual tasks checklist

Using the checklist below can help to identify potential health and safety problems in the workplace for employees performing manual tasks. If you answer 'no' to any of the questions, you may need to make changes how the tasks are performed.

MANUAL TASKS

- Are workers doing tasks requiring force, awkward joint positions or repetition that continues for over 30 minutes at a time or more than two hours of a shift?
- Are workers able to perform the task without reaching and with their shoulder, forearm and wrist in a comfortable position (i.e. not stretched bent/ twisted)?
- Are the forces required by a worker to perform the task kept within a minimal possible range (not high, low, sudden, or repetitive)?
- Are workers able to vary their posture throughout the task? (i.e. do not have to stand, sit, kneel or squat for extended periods)?
- Is the need to move heavy loads eliminated or minimized?
- If the task is performed for prolonged periods, can it be performed at an easy pace?
- Are repetitive movements minimized, and/or do workers have frequent breaks from repetitive tasks?
- Are workers able to perform the task in an upright, forward facing position (i.e. not bent over or twisting/turning their back/neck)?
- Are workers protected against vibration when using powered equipment (e.g. floor scrubbers or polishers) for long periods?
- Machinery and equipment Is equipment regularly serviced and maintained according to the manufacturer's instructions?
- Do you have a lock-out/tag-out procedure in place when cleaning or maintenance is performed?
- Does all equipment have guarding to prevent operators and others accessing hazardous parts?
- Are all operators of equipment instructed, trained and supervised in how to use it safely?

Fund Safety & Training Services

Safety and loss avoidance are critical to the success of the Fund, as well as to the long-term success of your business. The Fund encourages all members to take advantage of the loss prevention services and tools available.

To take advantage of the safety and training resources available to Fund members, please contact RPS Regency 800-686-6640.



SAFETY & LOSS PREVENTION

- Toolbox Talks
- OSHA Compliance
- Safety Video Library
- Drug Policy Templates
- Accident Investigation
- Return to Work Programs
- Safety Posters & Handouts
- Industrial Hygiene Services
- Safety Webinars & Newsletters
- Workers' Comp Overview Training
- Employee Safety Manual Templates
- OSHA Compliance Tools / Assistance

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
- FREE on-line safety with thousands of topics including human resources

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 when selling your business.

- Let the Fund know you are selling
- Request to Transfer form must also be completed
- 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



1690 Watertower Place 500
East Lansing, MI 48823
800.686.6640



micleaningfund.org



endorsed by



FUND

2026 *report*

FUND directory

fund contacts

ASSOCIATIONS -

MI Cleaners Assoc • 877.390.6453

Midwest Carwash Assoc • 517.484.6216

Visit the Fund website for Online Claims Reporting,
Make A Payment, 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 - CRS • 800.737.9875 • crsmi.com

24/7 NURSE LINE - 888.375.0284 • companynurse.com

Receive immediate medical advice when a work related
injury occurs resulting in a better care process.



board of trustees

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