

FUND report

2025



**\$26
MILLION**
SINCE
1983

**\$1.4
MILLION**
RETURNED
FOR 2025

50%
AVERAGE
PREMIUM
RETURN

This member-owned program is sold and serviced by a large network of independent insurance agents located throughout Michigan that focus on the clubs industries.

To qualify as a member, 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.

miclubsfund.org



The Michigan Clubs Fund was established in 1983 to help members control their long-term workers' compensation costs.

WORKPLACE SAFETY NETS MILLIONS RETURNED Members Receive \$1.4 Million Back in 2025!

The Michigan Clubs Self Insurance Fund has announced that its members will receive a profit return of \$1,414,374 for the 2025 policy year. This brings the total profits returned to members since 1983 to over \$26 million.

The success of the Michigan Clubs Fund is attributed to its focus on workplace safety. By creating a safer workplace for employees, the Fund is able to keep workers' compensation costs to a minimum, resulting in greater profit returns for its members.

The Fund has a selective underwriting approach, only accepting business owners with a proven track record of low losses, acceptable work exposures, and an implemented safety program to pro-actively train their employees.

In addition to its underwriting approach, the Michigan Clubs Fund also provides members with a dedicated staff of safety and loss control specialists who focus on the clubs industry.

These specialists offer safety consultations, management training, safety manuals, and other resources to help members prevent claims and identify potential hazards in the workplace.

The Fund's educational training focuses on creating a safety culture in the workplace and making every employee accountable for safety on the job.

It also provides members with access to an online safety center, which includes a wide-ranging library with information on federal and state employment laws, downloadable forms, posters, and hundreds of other topics.

The Fund's safety goal is to provide educational tools and services that can be tailored to assist members to prevent claims and improve their overall safety program.

The emphasis on safety has contributed to the Fund's sustained profitability. Members also receive semi-annual report cards that reflect their performance, the amount of profit returned and the estimated amount of future profit.

The Michigan Clubs Fund is endorsed by the Michigan Golf Course Association. This member-owned program is sold and serviced by a statewide network of independent insurance professionals.

Congratulations to the Michigan Clubs Self Insurance Fund on another excellent year! The Fund's commitment to diligent claims handling and cost control has contributed to its ongoing success.

To learn more about the Fund and its offerings, you can contact the Fund's Administrator, RPS Regency, or visit the website at miclubsfund.org.

*Take
Advantage
of these*

FREE Value-Added Resources

The Michigan Clubs 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.



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 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.

identifying workplace hazards

Michigan's country clubs and golf courses offer beautiful landscapes and recreational opportunities, but they also present various safety hazards to their employees. From grounds maintenance crews to clubhouse staff, understanding and mitigating these risks is essential for ensuring a safe working environment.

Groundskeepers and other outdoor staff are particularly susceptible to heat stress and dehydration, especially during the hot summer months. It's important to educate employees on recognizing the signs of heat-related illnesses and implement mandatory water breaks. Providing or encouraging the use of hats, sunscreen, and lightweight clothing can also help manage exposure to the sun.

Wet surfaces in locker rooms, kitchens, and bars can lead to slip-and-fall accidents. Installing anti-slip flooring and maintaining clean and dry floors are effective prevention measures. Outdoors, keeping pathways and walking areas clear of equipment and debris can help reduce trip hazards.

Employees who handle lawn care and course maintenance are often exposed to pesticides, herbicides, and fertilizers. Proper training in chemical handling, storage, and disposal is crucial. Providing appropriate personal protective equipment (PPE), such as gloves, goggles, and respirators, can minimize exposure risks.

Regularly updated training sessions and accessible material safety data sheets (MSDS) for all chemicals used on the property are essential.

The use of heavy machinery like mowers, tractors, and electric carts is commonplace on golf courses. Ensuring that all operators are trained and certified can prevent accidents. Regular maintenance and safety checks of all equipment should be enforced to avoid mechanical failures that could lead to injuries.

Repetitive tasks such as swinging golf clubs during lessons or bending and lifting in the garden can cause ergonomic injuries. Employees should be trained in proper techniques to avoid such injuries, and where possible, ergonomic tools should be provided to minimize strain.

Operating loud machinery without proper hearing protection can lead to long-term hearing issues. Providing noise-cancelling earmuffs or earplugs and enforcing their use when operating loud machinery or during noisy events can protect staff.

Country clubs and golf courses often encounter wildlife, which can pose unexpected risks, especially from nesting animals or those protective of their territory. Staff should be trained on how to safely handle wildlife encounters and avoid disturbing animals whenever possible.



best workplace safety practices

By addressing the below hazards with targeted safety protocols, regular training, and proper equipment, Michigan's country clubs and golf courses can create a safer and more productive environment for all employees. Ensuring the well-being of staff not only complies with occupational safety standards but also enhances the overall operation and reputation of these recreational venues.

- **Implement Chemical Safety Training:** Educate employees on safe handling, storage, and disposal of chemicals used for lawn and plant maintenance.
- **Ensure Proper Use of Equipment:** Provide training for all machinery including mowers, tractors, and golf carts, and ensure regular maintenance to prevent malfunctions.
- **Protect Against Heat Stress:** Educate staff on recognizing signs of heat-related illnesses and enforce regular hydration and shade breaks.
- **Install Anti-Slip Flooring:** Use anti-slip mats and maintain clean, dry floors in all indoor areas such as locker rooms and restaurants to prevent falls.
- **Educate on Ergonomic Practices:** Train staff in proper lifting techniques and provide ergonomic tools to reduce the risk of musculoskeletal injuries.
- **Provide Hearing Protection:** Supply noise-cancelling earmuffs or earplugs and enforce their use when operating loud equipment or during noisy events.
- **Manage Wildlife Interactions Safely:** Train employees on how to handle encounters with wildlife safely to prevent injuries.
- **Regularly Inspect Play and Walk Areas:** Keep golf play areas and pathways clear of equipment and debris to avoid trip hazards.
- **Promote Sun Safety Measures:** Provide sun protection options such as sunscreen, hats, and protective clothing to staff working outdoors.
- **Enforce Strict Safety Protocols:** Regularly update and communicate safety protocols, conduct drills, and encourage a culture of safety to reduce accidents and injuries.

Fund Risk Management 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

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 & Association know you are selling
- Request to Transfer form must also be completed
- Buyer must be or become a member of the MGCA or GMCMA to participate in the Fund
- The buyer must be a Fund member and maintain the member's coverage without lapse or interruption

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



1690 Watertower Place 500
 East Lansing, MI 48823
 800.686.6640



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FUND *report*

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FUND directory

fund contacts

ASSOCIATION - MGCA • 517.482.4312

Visit the Fund website for:

- Make A Payment - Online Claims Reporting
- Safety Resources - 24/7 Nurse Hotline

POLICY ISSUES -

RPS Regency • 800.686.6640

JoAnn George • ext. 2739 • Underwriting

Tricia Hickman • ext. 2740 • Member Payments

Dawn Simmon • ext. 2754 • Marketing & Sales

Kristin Tyler • ext. 2757 • Payroll Audits

claims

CLAIMS - Sedgwick RMS • 844.998.2127

24/7 NURSE LINE - Guiding you through your workers' compensation injury.

Sedgwick Clinical Consultation - 844.974.2178



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