



**\$9.6 MILLION**  
SINCE 2007

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# Keeping Employees Safe Nets \$1.4 Million Back to Members

Members of the Michigan Food Processor & Distribution Fund (MFPD Fund) continue to be rewarded for their outstanding performance! Approved for the 2021 policy year, the participants of this highly successful self-insured workers' compensation program has received a substantial profit return of \$1,405,550. Since 2007, the total profits returned exceed \$9.6 with more to go back once permitted by the State.

For 14 years, the MFPD Fund has operated for the exclusive benefit of its members and has been a stable and competitive market for eligible food processors and distributors statewide. As a member-owned program, the Fund is committed to working with members to provide a safer workplace for their employees. This in turn helps keep workers' compensation costs to a minimum. Currently, members are receiving a 40% average return of premium.

The formula for success is simple - the lower the MFPD Fund's claim costs, the greater the profits. The underwriting approach is very selective when accepting new members; this selection process makes certain that only the best performing food processors and distributors participate in the program. In

order to be written into the Fund, 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.

In addition, for members who have experienced claims or want to prevent potential claims from occurring, the Fund has a dedicated team of safety and loss control professionals who specialize in the food processing and distribution industry and are available to support members in a variety of ways. This team assists by providing safety consultations, management training, safety assessments, and numerous other resources. The ultimate goal is to provide valuable educational tools and services which members can access to prevent potential claims and reduce work hazards.

The MFPD Fund supports its members by being a resource for safety and HR-related matters. In addition to free access to online resources, the Fund's safety professionals provide the latest resources available to help members improve their safety programs. By providing timely guidance and educational tools, Fund members may identify new ways to reduce exposures

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## MFPD Fund Advantages

- 40% average return of premium
- EXCELLENT claims management
- OWNERSHIP—increased control and member involvement
- Underwriting guidelines designed to screen out high risk applicants
- Governed by a Board of Trustees who are actual members
- FREE online safety with thousands of topics including human resources
- Industry-specific safety programs to reduce workplace injuries

# MFPD Fund Returns \$1.4 Million Back To Members

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and prevent potential claims. In addition, members receive semi-annual reports that reflect a snapshot on how they are currently performing compared to other years and an illustration of the estimated profit return.

This member-owned program is exclusively represented by a statewide network of independent insurance professionals that focus on the food processor and distribution industries.

The MFPD Fund covers a wide variety of classifications such as food processing, food wholesale and food distribution; specifically those employers that convert raw food products

into consumable items such as bottlers, canners, brewers, bakers, homogenizers and pet food processors. Also eligible are businesses engaged in food warehousing, food wholesale distribution and the packaging of food products.

**CONGRATULATIONS** on another excellent year! If you're not currently a member, you're missing out on the many benefits the Fund has to offer. For more information, contact the Fund Administrator, RPS Regency 800.686.6640 or visit [mfpdfund.org](http://mfpdfund.org).

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

The MFPD 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 MFPD 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.



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

**Sedgwick Clinical Consultation**  
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**Guiding You  
Through Your  
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# 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 MFPD 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.

## New Employee Checklist

One of the best times to promote on-the-job safety is BEFORE new employees begin to work.

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

**EXPLAIN.** Go through details on safety requirements.

**DEMONSTRATE.** Explain the job to the new employee and include detailed demonstrations that specify important safety practices.

**TEST.** When the employee understands the procedure, have them do the job while you watch. Correct any improper or unsafe acts and explain why.

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

This is a partial checklist that could be used as part of your new employee training. Adding your specific rules and personal protective equipment to the list, can make it complete.

- Tour of the Department and Facilities
- Proper Lifting Procedures
- Personal Protective Equipment Issued, Use, Cleaning
- Specific Safety Rules Applicable in each Department
- Where to Keep Personal Belongings
- What to do in the Event of an Injury/Non Injury Accident
- Fire Safety / Emergency Planning Rules
- Clean-Up Rules – Housekeeping/Special
- How to Report Unsafe Conditions
- Hazard Communications Training



## Slips - Trips - Falls

### SLIPPERY SURFACES

- Beware of wet floors.
- Use mats and clean up spills immediately.
- Clean up greasy spills with appropriate grease-cutting solutions.
- Place CAUTION SIGNS when floors are wet.
- Wear shoes with slip-resistant soles and low heels.

### TRIPPING HAZARDS

- Keep all electrical cords out of the way or covered.
- Keep all walkways clear.
- Only carry items you can see over.
- Keep mats and rugs in place.
- Watch your step – Be aware of surroundings inside & out.

### FALL PREVENTION

- Never stand on boxes, countertops or chairs; use the appropriate stepstool or ladder.
- Use stepstools and ladders safely.
- Always face forward on stepstools and ladders; use three points of contact.
- Secure all elevated areas by using a guardrail that is at least 42" high.
- Use handrails on stairs. Use the "tennis-racket grip" when possible.
- Avoid carrying objects on stairs with both hands and that block your vision.
- Don't Run.



# FUND <sup>2021</sup> Report

## RPS Regency

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East Lansing, MI 48823

## MICHIGAN

### Food Processor & Distribution Fund

a member owned workers' compensation program

[mfpdfund.org](http://mfpdfund.org)

800.686.6640

## Selling Your Business?

### Use your equity in the MFPD 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 be completed.*
- *The buyer must be a Fund member and maintain the member's coverage without lapse or interruption.*



## Fund Contacts

**CLAIMS: Sedgwick** • 800.533.9366  
[sedgwick.com](http://sedgwick.com)

**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  
**Website** • [mfpdfund.org](http://mfpdfund.org)

**Visit the Fund website for Online Claims Reporting, Make A Payment, Safety Resources, 24/7 Nurse Hotline**