

# FUND report

2023

**MICHIGAN**  
Food Processor & Distribution Fund  
a member owned workers' compensation program

**\$12.7  
MILLION**  
SINCE  
2007

**\$1.6  
MILLION**  
RETURNED  
FOR 2023

**40%**  
AVERAGE  
PREMIUM  
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.*

*To qualify as a member, the majority of payroll must fall into food processing, food wholesale and food distribution classifications.*

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



The Michigan Food Processor & Distribution (MFPD) Fund was established in 2007 to help members control their long-term workers' compensation costs.

## KEEPING EMPLOYEES SAFE Nets \$1.6 Back to Members

Members of the Michigan Food Processor & Distribution Fund (MFPD Fund) continue to be rewarded for their outstanding performance!

Approved for the 2023 policy year, the participants of this highly successful self-insured workers' compensation program will receive a substantial profit return of \$1,608,224. Since 2007, the total profits returned exceed \$12.7 with more to go back once permitted by the State.

For 16 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.

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 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.

Congratulations on another excellent year! If you're not currently taking advantage of the Fund, contact RPS Regency for more information 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 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. 2739.

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

## workplace violence

### ROBBERY

- Do not put yourself at risk.
- Do not interfere with persons committing the crime or creating the disturbance.
- If you are the victim of, are involved in, or witness any assault, robbery, theft, or overt sexual behavior, call Police at 911 immediately with the following information:
  - Nature of incident
  - Location of incident
  - Description of person(s) involved
  - Location of person(s) involved
  - Your name, location, department & phone number
  - If personal safety allows, try to get a good description of the criminal. Note height, weight, sex, color, approximate age, clothing, method and direction of travel, and name if known.
  - Remain where you are until a police officer arrives.

### ACTIVE SHOOTER

- In response to a report of a shooting, the following is recommended:
- Get everyone to lie down away from windows. Lock doors and secure in place.



- Do not evacuate rooms or buildings if you are safely secured unless told to do so by Police or unless it is absolutely clear that it is safe to do so.
- If you must flee the immediate area of gunfire, run in a zigzag pattern and try to utilize any obstructions between you and the gunfire. Try not to run down a long hallway.
- Call 911. Try to remain calm.
- If you are in an open area, move swiftly away from the sound of gunfire and find a safe cover position. Try to get inside or behind a building.
- Wait and listen for directions from Police.



## 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.
- The buyer must be a Fund member and maintain the member's coverage without lapse or interruption.

## Fund Advantages

- 40% 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

## chemical hazard communication

### POTENTIAL HAZARDS

- Skin Irritations – Can be caused by allergies associated with soaps and chemicals.
- Infections – Broken skin can become infected or burned from chemicals.
- Burns – Caustic chemicals found in oven and drain cleaners, if misused, can cause burns to the face and eyes.
- Respiratory Harm – Chlorine and ammonia can cause respiratory, skin and eye irritations and even death if mixed together.
- Latex Allergies – Latex gloves, often worn to protect the skin, can cause an allergic reaction in some workers.
- Carbon Dioxide (CO2) – Used to put “fizz” into fountain drinks, is a colorless and odorless gas that can cause death, if inhaled. Early warning signs include headache, confusion and lethargy.

### PROTECT YOURSELF

- Read all labels and Safety Data Sheets (SDS) on the chemicals you are using for proper handling information.
- Use personal protective equipment (PPE), such as goggles, gloves, and splash aprons to protect your body from splashes and spills.
- Dilute chemicals to recommended concentrations.
- Label all cleaning bottles to avoid risk of inadvertently combining chemicals.
- Store non-compatible chemicals separately.
- Use lower shelves to store chemicals to avoid the risk of spills/splashes to the eyes.
- Report any damage of carbon dioxide (CO2) tanks to your Supervisor.



## 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.



*Patrick Dunn & Nathan Tipton*

### 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



1690 Watertower Place 500  
East Lansing, MI 48823  
800.686.6640

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# FUND 2023 *report*

## FUND directory

### *fund contacts*

**POLICY ISSUES • RPS Regency • 800.686.6640**

Liz Noe-Masterson • ext. 2750 • Customer Service

JoAnn George • ext. 2739 • Underwriting/Report Cards

Tricia Hickman • ext. 2740 • Member Payments

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

### *claims*

**Claims • Sedgwick RMS - 800.482.0615**

**24/7 Nurse Line • Guiding you through your workers' compensation injury**

Sedgwick Clinical Consultation - 844.998.2152



### *board of trustees*

**Tony Kramer** | Chair • Belding Fruit Storage Inc.

**David Hackert** | Indian Summer Co-op Inc.

**John Koegel** | Koegel Meats, Inc.

**Kevin Konwinski** | Alliance Beverage Distributing

**Doug Rath** | Graceland Fruit Inc.

**Laura Reed** | North Bay Produce