

# FUND report

## 2025

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

**\$16  
MILLION**  
SINCE  
2007

**\$1.6  
MILLION**  
RETURNED  
FOR 2025

**45%**  
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. Industry specific materials and equipment suppliers are also eligible.*

**mfpdfund.org**



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

## WORKPLACE SAFETY NETS MILLIONS RETURNED FOR 2025

### Fund Members Receive Over \$1.6 Million

The Michigan Food Processor & Distribution Fund (MFPD Fund) has announced a profit return of over \$1.6 million for the 2025 policy year, bringing total returns to \$16,019,155 since 2007. This represents an average return of 45% of a member's annual premium. The MFPD Fund 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 only food processing and distribution business owners 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 food processing and distribution industry.

The loss control 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 MFPD Fund 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.

The safety resources include 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.

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

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

*If you are not currently a Fund member, it is worth considering the many benefits it has to offer. To learn more about the Fund and its offerings, you can contact the Fund's Administrator, RPS Regency, or visit the website at [mfpdfund.org](http://mfpdfund.org).*

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

The MFPD Fund is dedicated to continuously seeking value-added services that can support its members in effectively managing the safety of their employees.

## **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**



## **The Difference the Fund Makes**

Our industry-specific resources encompass loss control, claim management and information services that helps build and sustain 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 Registry for more details on how to implement safety into your company's daily routine.

## ***prioritizing safety***

*Michigan's food processing industry* is a cornerstone of the state's economy, employing thousands and driving local growth. For MFPD Fund Members, ensuring the safety of workers is a top priority.

With inherent risks such as operating heavy machinery, exposure to hazardous substances, and repetitive tasks, Fund Members understand the importance of prioritizing safety to protect both employees and businesses. Embracing a culture of safety in your operations can lead to enhanced productivity, reduced costs, and a more motivated workforce.

Neglecting safety can lead to increased workers' compensation premiums. In the food processing industry, frequent and severe injuries can cause your workers' comp costs to increase dramatically. Businesses with poor safety records may pay up to 50% more in premiums compared to those with robust safety programs.

These increased costs can strain your financial resources and impact your competitiveness in the market. However, businesses with strong safety records, like many MFPD Fund Members, benefit from lower premiums. By investing in safety, you can keep these expenses in check and protect your bottom line.

Through implementing robust safety measures, Fund Members set themselves apart in a competitive market. Their commitment to safety not only reduces costs but also enhances operational efficiency and employee morale. When employees feel safe, they trust management more, leading to increased job satisfaction and loyalty.

A strong safety culture reduces stress and anxiety, allowing employees to focus on their tasks without fear of injury. Involving employees in safety initiatives empowers them, fostering engagement and a sense of belonging.





## steps to a safer workplace

For Fund Members, prioritizing safety in the food processing industry is not just about compliance; it's about creating a sustainable and profitable business. By taking proactive steps to enhance safety, you can protect your employees, reduce costs, and position your company as a leader in the industry.

**1. Invest in Training:** Equip your employees with the knowledge and skills to operate machinery safely. Regular training sessions and refreshers can keep safety top of mind.

**2. Upgrade Equipment:** Consider investing in modern machinery with advanced safety features. This can prevent accidents and improve overall productivity.

**3. Foster a Safety Culture:** Encourage open communication about safety concerns and recognize employees who adhere to safety protocols. A culture of safety starts from the top and permeates throughout the organization.

**4. Regular Maintenance and Inspections:** Ensure all equipment is regularly maintained and inspected to prevent malfunctions and accidents.

**5. Address Transportation Risks:** Implement safety protocols for drivers and logistics personnel, including regular vehicle maintenance, driver training, and adherence to safe driving practices. Reducing transportation-related risks can prevent accidents and ensure safe deliveries.



## 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 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

- 45% 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



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

## FUND 2025 *report*

## FUND directory

### *fund contacts*

**POLICY ISSUES • RPS Regency • 800.686.6640**  
Kristin Tyler • ext. 2757 • 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

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

### *claims*

**CLAIMS • Sedgwick RMS** p: 877.851.7257 | f: 866.261.5797 | e: 7165MFPDF@sedgwick.com

**24/7 Nurse Line** • Guiding you through your workers' compensation injury  
Sedgwick Clinical Consultation - 844.997.1899



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