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## **2021 RENEWAL ANNOUNCEMENT**

### **SAFETY PAYS**

### **WORKPLACE SAFETY CREATES RECORD RETURN**

### **Fund Members to Receive Over \$1 Million Back for 2021!**

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Members of the Michigan Clubs Self Insurance Fund continue to be rewarded for their tremendous performance!

For the 2021 policy year, participants of this highly successful self-insured workers' compensation program will be receiving their largest return of profit in the Fund's history. This year the Fund was approved to distribute \$1,024,378 profit back to its members. Since 1983, the total profits returned are over \$21.3 million.

For thirty eight years, the Michigan Clubs Fund has operated for the exclusive benefit of its members. The Fund has been a stable and competitive workers' compensation option for the members of the Michigan Golf Course Association and the Greater Michigan Club Managers Association 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 Fund's claim costs, the greater the profits! The underwriting approach is very selective when accepting new members. The selection process helps ensure that only the best performing country clubs and golf course owners participate in the program.

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.

For members that have experienced claims or want to prevent potential claims from occurring, the Fund also has a dedicated staff of safety and loss control consultants who specialize in the golf industry and are available to help members in a variety of ways.

They assist Fund members by providing safety consultations, management training, safety manuals and a variety other safety resources.

The Fund safety and loss control specialists' objective is to provide educational tools and services that can help members prevent potential claims and assist in the ongoing profitability of the Fund. In addition, members receive semi-annual reports that reflect how they are performing and the amount of profit they are estimated to receive.

The Michigan Clubs Fund is endorsed by the Michigan Golf Course Association. 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. This member-owned program is sold and serviced by a statewide network of independent insurance professionals. For more information, contact the Fund Administrator, RPS Regency at 800.686.6640 or visit [miclubsfund.org](http://miclubsfund.org).

**Michigan Clubs Fund | RPS-Regency**

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