

# FUND report

2024

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



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

**\$14.4  
MILLION**  
SINCE  
2007

**\$1.6  
MILLION**  
RETURNED  
FOR 2024

**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.*

## WORKPLACE SAFETY CREATES OUTSTANDING RETURNS

### Fund Members Receive Over \$1.6 Million

The Michigan Food Processor & Distribution Fund (MFPD Fund) is pleased to announce that it will be distributing \$1.6 million back to its members for the 2024 renewal. This represents an average return of 45% of a member's annual premium. This significant premium return demonstrates the Fund's commitment to providing consistent financial benefits to its members.

As a member-owned program, the Fund operates with the best interests of its members in mind. The fact that all premium collected, which is not used for claims and administrative expenses, is returned to members is a testament to the Fund's dedication to reducing members' overall costs of workers' compensation insurance.

The total profits returned since the Fund's inception in 2007, amounting to **\$14,401,655**, further highlights the Fund's long-standing success in providing substantial savings to its members. It showcases the Fund's financial strength and its commitment to delivering value to its members.

The MFPD Fund recognizes the importance of accident prevention and proper claims management in keeping costs as low as possible for its members. To support this goal, the Fund offers a range of safety resources and loss control programs that are tailored specifically to the food processing and distribution industry.

One of the key focuses of the Fund's educational training is to create a safety culture in the workplace. This involves working closely with owners and supervisors to instill a mindset of prioritizing safety and implementing best practices for claims handling, accident investigation, and return-to-work programs. By actively promoting a safety culture and providing

members with the necessary tools and support, the Fund helps its members keep their costs down and maintain a safe working environment.

The Fund also collaborates with experienced loss control specialists who provide expert guidance and cost-saving solutions on safety and loss prevention. These specialists work closely with members to identify potential risks and develop strategies to mitigate them. By implementing effective safety measures and loss prevention techniques, members can reduce the frequency and severity of accidents, ultimately leading to lower costs.

The MFPD Fund takes the handling of workers' compensation claims with great diligence. One way the Fund ensures cost control is by actively fighting fraudulent claims. By identifying and challenging fraudulent claims, the Fund protects its members' financial interests and helps maintain the integrity of the program.

Additionally, claim settlements within the Fund are required to be authorized by the Board of Trustees, which is comprised of actual Fund members. This ensures that claim settlements are thoroughly reviewed and approved by those who have a vested interest in the Fund's financial stability.

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 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.



## The Difference the Fund Makes

Our industry-specific resources encompass loss control, claims 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.

### identifying workplace hazards

In Michigan's food processing industry, ensuring worker safety is vital due to the unique hazards present in such environments. Workers are often exposed to a variety of risks including blood-borne pathogens, machinery-related injuries, and ergonomic issues due to repetitive tasks and heavy lifting.

Blood-borne pathogens are a serious concern in food processing plants where workers may be exposed to animal blood or other potentially infectious materials. To manage this risk, it's crucial that employees are provided with appropriate personal protective equipment (PPE) such as gloves and goggles and trained on procedures to minimize exposure. This includes proper handling and disposal of sharps and other items that might be contaminated.

Ergonomics is another critical area in the food processing industry. Workers frequently engage in tasks that require repetitive motions, heavy lifting, and working in awkward positions, which can lead to musculoskeletal disorders. Implementing ergonomic solutions such as adjustable workstations, providing lift-assist devices, and educating workers on safe lifting techniques are effective strategies to reduce these types of injuries.

Slips, trips, and falls are common in environments where floors may become slippery due to the presence

of water, oils, and food debris. To prevent these accidents, regular maintenance of flooring, immediate cleaning up of spills, and the use of slip-resistant footwear are essential. Additionally, clear signage to warn of wet floors and other hazards can further enhance safety.

The use of machinery in the food processing industry also poses significant risks. Ensuring that all equipment is properly guarded and that workers are trained on safe operation procedures helps prevent accidents. Regular maintenance and safety checks of machinery are necessary to ensure they operate safely and efficiently.

By addressing these hazards with thorough training, proper equipment, and strict adherence to safety protocols, the food processing industry in Michigan can create a safer workplace. This approach not only helps in preventing injuries and illnesses but also supports a more productive and engaged workforce.





## industry top injuries

**Cuts, Lacerations, and Punctures.** 23.4% of all injuries in the food processing industry in Michigan were due to cuts, lacerations, and punctures. These injuries can occur from various sources such as sharp knives, machinery, and packaging equipment.

**Sprains and Strains.** 18.2% of all injuries in the food processing industry in Michigan were due to sprains and strains. These injuries can occur from lifting, bending, or twisting while performing tasks such as lifting heavy objects, handling equipment, or moving products.

**Fractures and Dislocations.** 12.1% of all injuries in the food processing industry in Michigan were due to fractures and dislocations. These injuries can occur from falls, trips, or being struck by objects or equipment.

**Overexertion and Body Reaction.** 10.3% of all injuries in the food processing industry in Michigan were due to overexertion and body reaction. These injuries can occur from physical strain caused by repetitive tasks, lifting heavy objects, or working in a hot or cold environment.

**Falls and Slip.** 9.1% of all injuries in the food processing industry in Michigan were due to falls and slips. These injuries can occur from slippery surfaces, uneven walkways, or falling from heights.



## 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 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 p: 877.851.7257 | f: 866.261.5795 | e: 7165MFPDF@sedgwick.com

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



### *board of trustees*

**Tony Kramer** | Chair • Belding Fruit Storage Inc.  
**David Hackert** | Indian Summer Co-op Inc.  
**Jordan Kiefer** | JK Logix Inc.

**John Koegel** | Koegel Meats, Inc.  
**Kevin Konwinski** | Alliance Beverage Distributing

**Doug Rath** | Graceland Fruit Inc.  
**Laura Reed** | North Bay Produce