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MICHIGAN RESTAURANT ASSOCIATION

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Another Exceptional Year for the MRL Fund

More Than $5.9 Million Returned to Members

MICHIGAN Restaurant & Lodging Fund *a member owned workers' compensation program*

It has been another exceptional year for members participating in the Michigan Restaurant & Lodging Fund (MRL Fund). This year more than 1,000 hospitality corporations will receive the largest return the Fund has ever made. The MRL Fund has been authorized by the State of Michigan Workers' Compensation Agency to return $5,905,392 of profit back to its members. The return brings the total profits distributed to more than $55.9 million since the Fund's inception in 1992.

For more than two decades, the MRL Fund has operated as a member-owner, self-insured, workers' compensation fund. Each year, all premiums collected by the MRL Fund and not used for claims or administrative expenses are returned to members.

Returns like these are no accident. The Fund Board of Trustees works hard on behalf of members to ensure that they have a long-term and cost effective program. The MRL Fund's unique structure and solid performance has helped reduce its members' overall insurance cost.

"Ordinarily an insurance company keeps the underwriting profits and investment income," said Fund Administrator Tim Hanna. "But in the case of the MRL Fund, the members earn and receive it, not an insurance company."

While the Fund's structure is important, its great performance can be attributed to consistent underwriting guidelines which ensure proper selection of new members, a strong focus on workplace safety, and aggressive claims management. The Fund also has many safety resources and loss control programs that are specific to the hospitality industry. Some of the Fund's training focuses on creating a workplace safety culture by teaching owners and supervisors to properly handle claims, accident investigations, return-to-work programs, and by making every employee accountable for safety.

In addition to safety, workers' compensation claims are managed aggressively with an emphasis on getting injured employees back to work as soon as possible. While most claims are legitimate, Fund adjusters look for fraudulent claims and conduct thorough investigations before authorizing payments. In addition, the Fund Board of Trustees reviews claims prior to settlement offers being made. This claim settlement process serves as a further check-and-balance aimed at controlling workers' compensation costs.

With a track record of returning an average of 48 percent of premiums since 1992, the MRL Fund continues to outperform the competition and saves its members money on their workers' compensation costs.

The majority of a member's payroll must fall into one of the following classifications: fast food, family dining, fine dining, bar & grill, deli, coffee shop, banquet hall, hotel/motel, resort, or inn.

Congratulations to MRL Fund members on another outstanding year!

If you're not currently a member, you're missing out on the many benefits the MRL Fund has to offer. To learn more, please contact Pam Sawatzki at the Michigan Restaurant Association by phone at 517-702-3940 or via e-mail at psawatzki@mramail.org.

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