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MRL Fund Announces Profit Return \$5,305,000 Back to Members

Congratulations Michigan Restaurant & Lodging (MRL) Fund Members! This year, the MRL Fund has been approved by the State of Michigan Workers' Compensation Agency to return \$5,305,000 of its surplus premium back to members. This represents an average return equal to 48 percent of a member's annual premium.

For more than two decades, the Michigan Restaurant and Lodging Fund (MRL Fund) has operated as a member-owner, self-insured, workers' compensation fund. Each year, all premiums collected by the MRL Fund which are not used for claims and administrative expenses are returned to members. Since its inception in 1992, the total of premiums returned is in excess of \$50 million.

The MRL Fund has several distinct advantages over most insurance programs. The MRL Fund's excellent performance has insulated its members from the turbulence of the traditional insurance marketplace. From substantial profit returns to aggressive claims handling, the Fund is the most cost-effective workers' compensation option for its members – year after year. Most importantly, Fund members receive stable, yet competitive, upfront pricing. That competitive

pricing, and the MRL Fund's selective approach to underwriting new members, is designed to save members money on the total cost of workers' compensation over the long term.

By focusing on accident prevention and proper claims management, Fund members continue to keep their costs as low as possible. The Fund offers its members many safety resources and loss control programs specific to the hospitality industry. Some of the Fund's training focuses on the creation of a workplace safety culture, good claims processing by owners and supervisors, effective accident investigation, appropriate return-to-work programs, and making every employee accountable for safety. The Fund works with loss control specialists who provide sound guidance and cost-saving solutions.

The Fund handles workers' compensation claims with great care and is diligent in its effort to assure that every claim dollar is well spent. The Fund controls costs by fighting fraudulent claims and by requiring that claim settlements be authorized by a board of trustees comprised of Fund members.

For more information about participating with the MRL Fund, contact Pam Sawatzki at 800-968-9668 or psawatzki@mrmail.org.

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Dec 8 Meadow Brook
HALL
BACK THE PAC FUNDRAISER

\$5,305,000
RETURNED
to MRL Fund Members

\$5,000 PRIZE for the RESTAURANT
NEIGHBOR
AWARD

MRA Opposes
House Bill 5668 + Senate Bill 730