

FUND report

2024



MICHIGAN SELF-INSURED
HORTICULTURE WORKERS'
INDUSTRIES COMPENSATION
FUND

a member owned program

**\$66
MILLION**
SINCE
1993

**\$5.3
MILLION**
RETURNED
FOR 2024

46%
AVERAGE
PREMIUM
RETURN

This member-owned program is exclusively represented by a carefully selected statewide network of independent insurance professionals that focus on the horticulture and floral industries.

To qualify as a member, the majority of payroll must fall into the wide range of classes and suppliers which include: wholesale & retail florists, nurseries, greenhouses, garden centers, landscape, lawn care, snow removal, irrigation, sod farms and cannabis growers.

mhifund.org



The MHI Fund was established in 1993 to help members control their long-term workers' compensation costs.

WORKPLACE SAFETY CREATES OUTSTANDING RETURN Fund Members Receive Over \$5.3 Million

The Michigan Horticulture Industries Self-Insured Workers' Compensation Fund (MHI Fund) is pleased to announce that it will be distributing over \$5.3 million back to its members for the 2024 renewal. This represents an average return of 46% of a member's annual premium. This significant premium return demonstrates the Fund's commitment to providing financial benefits to its members.

The total profits returned since the Fund's inception in 1993, amounting to \$66,509,348, further highlights the Fund's long-standing success in providing substantial savings. It showcases the Fund's financial strength and its commitment to delivering value 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 demonstrates a testament to the Fund's dedication to reducing the members' overall workers' compensation insurance costs.

The MHI 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 horticulture and floral industries.

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

To learn more about the Fund and its offerings, contact the Fund's Administrator, RPS Regency at 800.686.6640, or visit mhifund.org.

Congratulations on another excellent year! Commitment to diligent claims handling and cost control has contributed to the Fund's ongoing success.

Take
Advantage
of these

FREE Value-Added Resources

The MHI Fund is constantly searching for value-added services that are available to assist members in managing their business.

Midwest Employers Casualty Co.

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. 2753.



The Difference the Fund Makes

Our industry-specific resources encompass loss control, claim 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 MHI 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.

lifting/material handling

The following procedures can help reduce the potential for back injuries while lifting heavy objects: Plan ahead; assess the lift and your surroundings and be cautious when unloading. Knowing what you're doing and where you're going will prevent you from making awkward movements while holding something heavy.



PREPARATION

- Size up the load. Do not lift too heavy, slippery, hot or unevenly balanced
- Limit lifting heavy loads of 35lbs or more by hand
- Use the 'buddy system' to team lift or use material handling equipment
- Wear work gloves to prevent injury from staples or splinters

PROPER LIFTING TECHNIQUES

- Lift with your legs, not your back
- Limit the number of items you carry
- Balance the load evenly and close to your body
- Avoid awkward postures, don't over-reach
- No heavy load above your waist

CARRYING THE LOAD

- Make certain you can see over the load
- Take small steps
- Avoid turning or twisting
- Keep the load directly in front of your body between your shoulders and waist
- When using mechanical devices, push the load rather than pull the load. Use your body weight and legs to push the load.

PROPER UNLOADING

- Keep back straight; squat down with the load
- Be care of your fingers



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 800.686.6640

FUND 2024 *report*



mhifund.org



endorsed by



FUND directory

fund contacts

ASSOCIATIONS ~

MNLA • 517.381.0437 • mnl.org

GLFA • 517.575.0110 • greatlakesfloralassociation.org

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

POLICY ISSUES - RPS Regency • 800.686.6640

Liz Noe-Masterson • ext. 2750 • Customer Service

Tricia Hickman • ext. 2740 • Member Payments

JoAnn George • ext. 2739 • Underwriting

Dawn Simmon • ext. 2754 • Marketing & Sales

Brent Rykse • ext. 2765 • Payroll Audits

claims

CLAIMS ~ Sedgwick RMS • 800.482.0615 • sedgwick.com

24/7 NURSE LINE ~ Sedgwick Clinical Consultation • 844.998.2152

Guiding you through your workers' compensation injury.
 Receive immediate medical advice when a work related
 injury occurs resulting in a better care process.



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