

FUND report

2025



MICHIGAN
HORTICULTURE
INDUSTRIES

SELF-INSURED
WORKERS'
COMPENSATION
FUND

a member owned program

**\$72
MILLION**
SINCE
1993

**\$6
MILLION**
RETURNED
FOR 2025

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 NETS MILLIONS RETURNED

Fund Members Receive Over \$6 Million Back in 2025

The Michigan Horticulture Industries Self-Insured Workers' Compensation Fund (MHI Fund) has announced a profit return of over \$6 million for the 2025 policy year, bringing total returns to \$72,600,109 since 1993. This represents an average return of 46% of a member's annual premium. The MHI Fund is a self-insured program aimed at reducing workers' compensation costs by prioritizing workplace safety.

Its success is attributed to a selective underwriting process that only accepts horticulture business owners with a proven history of low losses, acceptable work exposures, established safety programs, and financial stability.

This approach ensures a strong emphasis on safety and risk management, enhancing the Fund's profitability and effectiveness for its members.

Beyond its selective underwriting approach, the Fund supports its members with a dedicated team of safety and loss control specialists who focus specifically on the horticulture industry.

These specialists provide a range of services, including safety consultations, management training, and safety manuals, along with other resources.

Their goal is to help members prevent claims and enhance their overall safety programs, thereby contributing to a safer work environment and reducing workers' compensation costs.

The MHI Fund places a strong emphasis on educational training to foster a safety culture within the workplace, ensuring that every employee is accountable for safety on the job.

To support this initiative, the Fund offers members access to an online safety center. This resource includes a comprehensive human resource library that covers federal and state employment laws, downloadable forms, posters, and a wide array of other topics. These tools are designed to equip members with the knowledge and resources necessary to maintain a safe and compliant work environment.

The Fund's primary safety goal is to offer educational tools and services that assist members in preventing claims and enhancing their overall safety programs. This dedication to safety has been a key factor in the Fund's sustained profitability.

To keep members informed and engaged, the Fund provides semi-annual report cards that detail their performance, the amount of profit returned, and projections for future profit. These report cards serve as a valuable feedback mechanism, helping members understand their impact on the Fund's success and encouraging continuous improvement in safety practices.

The MHI Fund is endorsed by the Michigan Nursery & Landscape Association and the Great Lakes Floral Association. This member-owned program is represented by an appointed statewide network of independent insurance professionals that focus on the horticulture industries.

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

*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)

Safety Source Video Library

The Fund has a wide variety of videos on demand available online to enhance your safety training with a comprehensive video library, featuring industry-leading content from Safety Source.

This resource is provided by the Fund's excess insurance carriers, Employers Midwest Casualty.

To obtain your username and password contact us at 800.686.6640 ext. 2753.

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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.

identifying workplace hazards

In Michigan's horticulture industry, workers are exposed to a variety of hazards that can lead to workers' compensation claims. These include physical injuries from handling heavy equipment and materials, as well as health risks associated with chemical exposure and environmental elements.

Workers often use heavy machinery such as tractors and mowers, which can be hazardous if not operated correctly. Additionally, manual handling of heavy plant materials and gardening equipment can lead to musculoskeletal injuries. To mitigate these risks, providing proper training on equipment use and emphasizing safe lifting techniques is essential.

Pesticides and fertilizers are commonly used in horticulture and can pose significant health risks if proper safety procedures are not followed. Exposure to these chemicals can lead to respiratory issues, skin irritations, or more severe health problems. Using appropriate personal protective equipment (PPE) such as gloves, masks, and goggles, along with training in safe application methods, can reduce these risks.

Working outdoors exposes horticulture workers to various environmental elements, including prolonged sun exposure leading to heat stress or skin cancer, and cold weather posing hypothermia or frostbite risks. Implementing safety measures such as providing sun protection, encouraging hydration, offering regular breaks, and supplying warm clothing can help protect workers from extreme weather conditions.

The use of sharp tools like pruners and saws is prevalent in horticulture work. These tools can cause cuts or more serious injuries if mishandled. Ensuring that workers are trained in the proper use of these tools, maintaining the equipment properly, and using protective gloves can minimize the likelihood of such injuries.

By identifying these concerns with comprehensive safety training, the use of appropriate personal protective equipment, and adherence to safety best practices, Michigan's horticulture businesses can create safer working environments. These measures not only help in reducing the incidence of workers' compensation claims but also enhance the overall well-being and productivity of the workforce.

Fund Advantages

- 46% 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

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
- Buyer must be or become a member of one of the endorsed Associations to participate in the Fund
- The buyer must be a Fund member and maintain the member's coverage without lapse or interruption

best workplace safety practices

By implementing effective safety protocols and best practices, employers can reduce the risk of workplace accidents and injuries, improve employee morale, and demonstrate compliance with OSHA regulations. By investing in safety, employers can reap numerous benefits that will benefit their business for years to come.

• **Wear Appropriate Clothing and PPE:** Use gloves, sturdy footwear, and long-sleeved shirts to protect against cuts, scrapes, and exposure to chemicals.

• **Educate on Safe Tool Use:** Provide training on the proper use and maintenance of horticulture tools and machinery.

• **Implement Safe Chemical Handling Procedures:** Educate workers on the safe handling, storage, and disposal of pesticides and fertilizers, including proper PPE use.

• **Use Ergonomic Practices:** Train workers on techniques to minimize strain from bending, lifting, or repetitive motion, such as using knee pads or adjustable tables.

• **Monitor Weather Conditions:** Provide guidance on working safely in various weather conditions, including hydration and frequent breaks to prevent heat stroke or hypothermia.

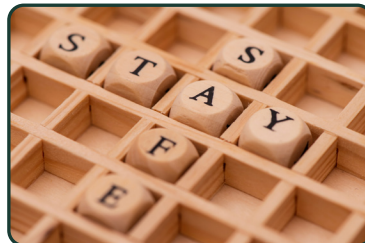
• **Ensure Clear Pathways:** Keep garden paths and walkways clear of tools, debris, and hoses to prevent trips and falls.

• **Regularly Inspect Equipment:** Check tools and machinery for faults and wear to prevent accidents caused by equipment failure.

• **Manage Sun Exposure:** Encourage the use of sunscreen, hats, and long sleeves to protect from sunburn and related risks.

• **Provide Adequate Training for Lifting:** Educate on proper lifting techniques and the use of team lifting for heavy objects.

• **Promote a Safety-first Culture:** Encourage workers to prioritize safety and provide a platform for them to voice concerns and suggestions about workplace safety.



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



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800.686.6640



mhifund.org



endorsed by



FUND

2025 *report*

FUND directory

fund contacts

ASSOCIATIONS ~

MNLA • 517.381.0437 • mnla.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

Tricia Hickman • ext. 2740 • Member Payments

Kristin Tyler • ext. 2757 * Member Services

Brent Rykse • ext. 2765 • Payroll Audits

JoAnn George • ext. 2739 • Underwriting

Dawn Simmon • ext. 2754 • Marketing & Sales

claims

CLAIMS ~ Sedgwick RMS • 877.852.4155 • 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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