

# FUND report

2026



MICHIGAN  
HORTICULTURE  
INDUSTRIES

SELF-INSURED  
WORKERS'  
COMPENSATION  
FUND

a member owned program



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

**\$78  
MILLION**  
SINCE  
1993

**\$6.3  
MILLION**  
RETURNED  
FOR 2026

**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](http://mhifund.org)

## WORKPLACE SAFETY EFFORTS YIELD 46% PREMIUM RETURN Fund Members Receive Over \$6.3 Million in 2026

The Michigan Horticulture Industries Self-Insured Workers' Compensation Fund (MHI Fund) has announced a profit return of over \$6.3 million for the 2026 policy year, bringing total returns to \$78,989,106 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. As a member-owned program, it continues to provide significant premium savings and is one of the best performing self-insured funds in the state.

The key to its success is a selective underwriting approach that accepts only business owners with a proven track record of low losses, acceptable work exposures, established safety programs, and financial stability. This ensures members have a strong focus on safety and risk management, reducing employee injuries, and enhancing profitability.

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 industries. 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 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.

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

*To learn more about the Fund and its offerings, contact the Fund's Administrator, RPS Regency at 800.686.6640, or visit [mhifund.org](http://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.

[mhifund.org](http://mhifund.org)



## **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.

### *protecting your most valuable assets*

#### **The Importance of Workplace Safety Programs**

At the MHI Fund, we understand that your employees are your company's most valuable assets.

Protecting them through an effective workplace safety program isn't just about compliance—it's about doing the right thing. Employees are integral to the long-term success of your organization, and prioritizing their safety is a key investment in your business's future.

#### **The Power of Prevention**

Successful safety programs focus on prevention as the cornerstone of reducing both the frequency and severity of workplace injuries. MHI Fund members take a strategic approach to loss control, creating safer work environments that lead to real cost savings for businesses.

These efforts not only reduce workers' compensation premiums but also result in lower employee turnover and increased productivity. Moreover, safety programs demonstrate to employees that management genuinely cares about their well-being, fostering stronger relationships between employees and leadership.

#### **Building a Culture of Safety**

An effective safety program begins with a management culture that prioritizes accountability and commitment to safety. Leadership must provide visible support, consistently engage with employees, and work collaboratively to develop, implement, and enhance workplace safety initiatives.

This collaboration extends to working with the Fund's Risk Control Consultants, who provide expert guidance to identify and address areas for improvement in your current safety program. A comprehensive risk assessment conducted by the Fund's consultants is the first step in identifying and prioritizing opportunities to enhance workplace safety.

#### **Partnering for Success**

By partnering with the MHI Fund's loss control team, members can review their safety programs and receive expert guidance on eliminating hazards and reducing injuries. Together, we can create a safety culture that protects your most valuable assets — your employees.

For more information, please contact RPS Regency Risk Control Department.  
Keenan Roznowski 517.664.2753 | [keenan\\_roznowski@rpsins.com](mailto:keenan_roznowski@rpsins.com)



## *tailored safety services for your needs*

The MHI Fund takes a consultative approach, offering a variety of services tailored to meet the specific needs of each member. These services focus on risk elimination, compliance, and training, ensuring that your safety program is both effective and comprehensive. Here's a list of free services provided by the Fund.

- Onsite Training
- Online Training
- MIOSHA Compliance Training and Audits
- Hazard Recognition Surveys
- Safety Program Reviews
- Employee Safety Perception Surveys
- Return-to-Work Programs
- Accident Investigations
- Safety Committee Participation
- Benchmark Loss Analysis Reports
- Safety Videos
- Wellness Program Development
- Safety Posters and Banners
- 5-Minute Safety Meetings
- Free HR/Safety Portal - Zywave

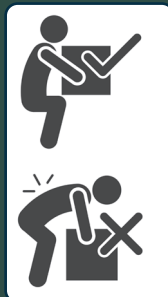


## Fund Risk Management Services

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.



### Top Workplace Ergonomic Tips

1. Keep items you use most often within easy reach to reduce unnecessary bending or stretching.
2. Adjust your workstation height so your shoulders stay relaxed, and your wrists stay straight.
3. Change positions, stretch and/or alternate tasks every 30–60 minutes to avoid stiffness and repetitive strain.
4. Minimize lifting when possible, but if you must lift, keep the load close to your body and between hip & shoulder level.
5. Use tools, carts, or team lifts whenever possible to reduce physical load on your body.

## 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



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 East Lansing, MI 48823  
 800.686.6640



[mhifund.org](http://mhifund.org)



endorsed by



# FUND *report*

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## FUND directory

### *fund contacts*

**ASSOCIATIONS ~**  
 MNLA • 517.381.0437 • [mnl.org](http://mnl.org)  
 GLFA • 517.575.0110 • [greatlakesfloralassociation.org](http://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

### *claims*

**CLAIMS ~ Sedgwick RMS • 877.852.4155 • [sedgwick.com](http://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.



### *board of trustees*

**Colleen Meiring, Chair** • Moose & Squirrel Horticulture Resources  
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