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Michigan Horticulture Industries
Self-Insured Workers' Compensation Fund
2026 RENEWAL ANNOUNCEMENT

Commitment to Safety Pays Off: 46% Premium Return
Fund Members Receive Over \$6.3 Million For 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 RPS Regency at 800.686.6640, or visit mhifund.org.

MHI Fund | RPS Regency

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