

FUND report

2025

MICHIGAN
CLEANING FUND
WORKERS' COMPENSATION FOR YOUR INDUSTRY

**\$50
MILLION**
SINCE
1981

**\$4
MILLION**
RETURNED
FOR 2025

50%
AVERAGE
PREMIUM
RETURN

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

To qualify as a member, the majority of payroll must fall into the laundry, dry cleaning, car wash, carpet cleaning, janitorial, or supplier industry classifications.

micleaningfund.org



The Michigan Cleaning Fund was established in 1981 to help members control their long-term workers' compensation costs.

Creating Safe Workplace Environments *Has Profitable Impact for Fund Members*

The Michigan Cleaning Fund (MCF) has announced that its members will receive a profit return of \$4,053,500 for the 2025 policy year. This brings the total profits returned to members since 1981 to over \$50 million.

The success of the Michigan Cleaning Fund is attributed to its focus on workplace safety. By creating a safer workplace for employees, the Fund is able to keep workers' compensation costs to a minimum, resulting in greater profits for its members.

The Fund has a selective underwriting approach, only accepting cleaning business owners with a proven track record of low losses, acceptable work exposures, and an implemented safety program to pro-actively train their employees.

In addition to its underwriting approach, the MCF also provides members with a dedicated staff of safety and loss control specialists who focus on the cleaning industry.

These specialists offer safety consultations, management training, safety manuals, and other resources to help members prevent claims and improve their overall safety program.

The Fund's educational training focuses on creating a safety culture in the workplace and making every employee accountable for safety on the job.

It also provides members with access to an online safety center, which includes a wide-ranging human resource library with information on federal and state employment laws, downloadable forms, posters, and hundreds of other topics.

The Fund's safety goal is to provide educational tools and services that can be tailored to assist members to prevent claims and improve their overall safety program.

This focus on safety has resulted in the ongoing profitability of the Fund. Members also receive semi-annual report cards that reflect their performance, the amount of profit returned and the estimated amount of future profit.

The MCF is endorsed by the Michigan Cleaners Association and the Midwest Carwash Association. This member-owned program is sold and serviced by a statewide network of independent insurance professionals.

Congratulations to Fund members for an excellent job on keeping their premium costs low and employees safe! As a member-owned program, please spread the word to your industry peers about the benefits of insuring with the Fund.

For more information, contact the Fund Administrator, RPS Regency 800.686.6640 or micleaningfund.org.

Take
Advantage
of these

FREE Value-Added Resources

The Michigan Cleaning 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 Michigan Cleaning 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.

managing chemical hazards

In Michigan's cleaning industry, understanding and managing chemical hazards is crucial for worker safety. Workers must be well-informed about the dangers associated with the cleaning chemicals they use. These chemicals, such as corrosives, solvents, and disinfectants, can cause serious health issues including skin burns and respiratory problems if mishandled.

Proper labeling of all chemicals and accessibility to Safety Data Sheets (SDS) is a requirement that enhances safety. These sheets provide vital information about the chemicals, including their hazards and instructions for safe handling and emergency measures. Workers should be regularly trained on how to read and understand SDSs.

Storing chemicals properly is as crucial as handling them safely. Chemicals should be kept in well-ventilated areas away from direct sunlight and extreme temperatures to prevent degradation and accidental spills. Effective training programs that include safe handling and storage practices are important in preventing accidents and ensuring a safe work environment.

Emergency response and first aid training are paramount. Workers need to know how to respond to chemical spills, leaks, and other

accidents, including the use of emergency equipment like eyewash stations and spill kits. Additionally, training in basic first aid, particularly for treating chemical burns and inhalation exposures, is necessary.

Regular safety audits play a vital role in maintaining a safe work environment. These audits help identify and mitigate potential risks, ensuring that safety measures are not only in place but are also followed rigorously.

Promoting a culture that prioritizes safety is critical. Encouraging open communication about safety concerns and implementing recognition programs for safe practices motivates workers to adhere to established safety protocols. This not only prevents accidents but also fosters a more engaged and informed workforce, which is fundamental to the effective operation of cleaning services throughout the state.

Through comprehensive education, proper equipment use, and strict adherence to safety protocols, employers in Michigan's cleaning industry can ensure their workers are protected from hazardous exposures, reducing workplace injuries and creating a safer, and more productive environment.



best workplace safety practices

Cleaning professionals are at risk of injury every day, whether it's from lifting heavy equipment, exposure to hazardous chemicals, or slipping on wet floors. In fact, the cleaning industry is one of the most hazardous industries in the United States, with a higher rate of injuries and fatalities compared to other industries.

STAY SAFE ON THE JOB

Wear proper attire:

Wear comfortable, non-slip shoes and avoid loose clothing that could get caught in machinery.

Conduct a walk-through:

Conduct a thorough walk-through of the job site before starting your shift to identify potential hazards and take necessary precautions.

Use personal protective equipment (PPE):

Wear PPE, such as gloves and safety glasses, when necessary to protect yourself from hazardous materials or conditions.

Take regular breaks:

Take regular breaks to rest and stretch to avoid fatigue and injury.

Report near-misses:

Report any near-miss incidents to management to prevent future accidents.

TIPS FOR WORKING WITH CHEMICALS

Read labels carefully:

Read labels carefully and follow instructions for handling and using cleaning chemicals.

Use personal protective equipment (PPE):

Wear PPE, such as gloves and safety glasses, when handling cleaning chemicals.

Store chemicals properly:

Store cleaning chemicals in well-ventilated areas and follow proper storage procedures.

Staying safe on the job is crucial for not only your well-being but also for the success of your company. By following these tips and taking extra precautions when working with chemicals, you can help prevent injuries and fatalities in the cleaning industry.

Remember, safety is everyone's responsibility, so make sure to speak up if you see something that could potentially harm yourself or others.

Fund Safety & Training 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

Fund Advantages

- 50% 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



1690 Watertower Place 500
 East Lansing, MI 48823
 800.686.6640



micleaningfund.org



endorsed by



FUND *report*

2025

FUND directory

fund contacts

ASSOCIATIONS -

MI Cleaners Assoc. • 877.390.6453

Midwest Carwash Assoc. • 517.484.6216

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

Kristin Tyler • ext. 2757 • Payroll Audits

claims

CLAIMS - CRS • 800.737.9875 • crsmi.com

24/7 NURSE LINE - 888.375.0284 • companynurse.com

Receive immediate medical advice when a work related injury occurs resulting in a better care process.



board of trustees

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