

FOR IMMEDIATE RELEASE

Contact Information:

Sharon Novasel, RPS Regency

800.686.6640 | 517.664.2733

sharon\_novasel@rpsins.com

M I C H I G A N

Restaurant & Lodging Fund

*a member owned workers' compensation program*

**MRL FUND  
2025 RENEWAL ANNOUNCEMENT**

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

---

East Lansing, Michigan.

The Michigan Restaurant & Lodging Fund (MRL Fund) has announced that its members will receive a profit return of \$7.6 million for the 2025 policy year. This brings the total profits returned to members since 1992 to \$121,310,000. The MRL Fund is a self-insured workers' compensation program that aims to reduce the overall costs of workers' compensation insurance for its members.

The success of the MRL 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 hospitality business owners with a proven track record of low losses, acceptable work exposures, an implemented safety program, and financial stability.

In addition to its underwriting approach, the MRL Fund also provides members with a dedicated staff of safety and loss control specialists who focus on the hospitality 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 MRL Fund's safety goal is to provide educational tools and services that can help members 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 MRL Fund is endorsed by the Michigan Restaurant and Lodging Association. This member-owned program is represented by an appointed statewide network of independent insurance professionals specializing in the restaurant and hotel industries.

For more information, interested parties can contact the Fund Administrator, RPS Regency, or visit the MRL Fund's website.

**Michigan Restaurant & Lodging Fund**  
**RPS Regency | Group Fund Administrators**

1690 Watertower Place 500  
East Lansing MI 48823  
800.686.6640 | 517.664.2770  
mrlfund.org

###