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**MICHIGAN CLEANING FUND
2018 RENEWAL ANNOUNCEMENT**

**Exceptional Record Return!
Distributes Over \$23 Million Back to Members Since 1981**

East Lansing, Michigan.

Congratulations Michigan Cleaning Fund Members! The Michigan Cleaning Fund is pleased to announce a profit distribution of \$2,243,033 to be returned to Fund members! This represents an average return equal to 50% of a member's annual premium. As a member-owned program, all premium collected that's not used for claims and administrative expenses is returned back to members. Since its inception in 1981, the total profits returned are over \$23,900,000.

The Michigan Cleaning Fund, a member owned self-insured workers' compensation program, has several distinct advantages over most standard insurance carriers. The MI Cleaning Fund's excellent performance has insulated its members from the turbulence of the traditional insurance marketplace. From substantial profit returns to aggressive claims handling, the Fund is the most cost-effective workers' compensation option for its members year after year. Most importantly, Fund members receive stable yet competitive upfront pricing. This competitive pricing, along with the Fund's selective approach to underwriting new members, is designed to save members money on the total cost of workers' compensation over the long term.

By focusing on accident prevention and proper claims management, Fund members continue to keep their costs down as low as possible. The Fund offers its members numerous safety resources and loss control programs that are specific to the cleaning industry. Some of the Fund's educational training focuses on creating a safety culture in the workplace, by working with owners/supervisors on proper claims handling, accident investigation, return-to-work programs and making every employee accountable for safety on the job. The Fund works with loss control specialists who provide sound guidance and cost-saving solutions on safety and loss prevention for its members.

In addition to safety, workers' compensation claims are treated with great diligence in the way they are handled. The Fund is very loss sensitive and sees every claim dollar being spent as their money. The Fund controls these costs by fighting fraudulent claims and by requiring claim settlements to be authorized by a board of trustees, comprised of Fund members.

Participants of the Fund must be a member of the Michigan Institute of Laundering & Dry Cleaning or Midwest Carwash Association. The majority of payroll must fall into one of the following classifications: dry cleaning, industrial laundry and uniform, coin-operated laundry, car wash, carpet cleaning, and commercial janitorial.

Congratulations on another exceptional year! If you're not currently a member, you're missing out on the many benefits the Michigan Cleaning Fund has to offer. Please contact RPS Regency for more information or micleaningfund.org.

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