

**“MICHIGAN HORTICULTURE INDUSTRIES SELF-INSURED WORKERS’ COMPENSATION FUND: PROFITING FROM SAFETY”**

**Laurie Robison, Director of Membership Services, Michigan Nursery and Landscape Association, introduces Joe Clifford and Sharon Novasel, behind-the-scenes experts of the Michigan Horticulture Industries Self-Insured Workers’ Compensation Fund.**

Many factors contribute to a company’s ability to control the cost of workers’ compensation. Some of these factors are out of your control, but a majority can be controlled or at least positively influenced by your actions. No matter the size of a business, safe practices in your operation will often translate to dramatic reductions in the amount of money you’re paying for workers’ compensation insurance. A safe work environment not only saves money, but improves morale, increases productivity, and protects the vitality of your business. Join us as we show you the basic components used to calculate premiums for a workers’ compensation policy and how you can profit from safety by following 10 easy steps.

Clifford and Novasel will also discuss the MHI Self-Insured Workers’ Compensation Fund, made up of your industry peers. Participants in this group realize even greater savings with the return of unused premiums. Learn how this program rewards its members for good performance and encourages safe practices in the workplace. You’ll see that safety is the easiest and best way to save valuable dollars on your workers’ compensation coverage.