



\$89.3 MILLION
Since 1995

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Keeping Employees Safe Nets Impressive Record Return! *\$14.5 Million Back to Members*

Members of the Associated Builders and Contractors of Michigan Self-Insured Workers' Compensation Fund continue to be rewarded for their tremendous performance! For the 2021 policy year, participants of this highly successful self-insured workers' compensation program will be receiving their largest return of profit in the Fund's history. This year the Fund was approved to distribute \$14,576,863 profit back to its members. Since 1995, the total profits returned exceed \$89,000,000 with more to go back once approved by the State.

For 26 years, the ABC Fund has operated for the exclusive benefit of its members and has been a stable and competitive market for eligible ABC Michigan chapter members statewide. As a member-owned program, the Fund is committed to working with contractors to provide a safer workplace for their employees. This in turn helps keep workers' compensation costs to a minimum. Nearly 500 members are currently participating in the program.

The formula for success is simple - the lower the Fund's claim costs, the greater the profits! The Fund underwriting approach is

very selective when accepting new members. The selection process makes certain that only the best performing contractors participate in the program. In order to be written into the ABC Fund, each new applicant is carefully reviewed and must have a proven track record of low losses, acceptable work exposures, an implemented safety program and be financially stable.

For members that have experienced claims or want to prevent potential claims from occurring, the Fund also has a dedicated staff of safety and loss control professionals who specialize in the construction industry and are available to help members in a variety of ways. They assist Fund members by providing safety consultations, management training, safety manuals and numerous other resources.

The ABC Fund's goal is support its members by being a resource for all safety-related matters. Our safety professionals provide the latest resources available to help members improve their safety program. By providing timely guidance and educational tools, Fund members may identify new ways to reduce their exposures and prevent potential claims. In addition, members receive semi-annual reports that

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ABC FUND ADVANTAGES

- 45% 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
- Available to contractors who are ABC chapter members
- FREE online safety with thousands of topics including human resources

ABC Fund Returns \$14.5 Million Back In 2021

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reflect a snapshot on how they are currently performing compared to other years in addition to illustrating the amount of profit they are estimated to receive.

The ABC Fund is endorsed by the ABC of Michigan and its three chapters. This member-owned program is exclusively represented by a statewide network of appointed independent insurance professionals that focus on the construction industries.

Congratulations on another excellent year! If you're not currently taking advantage of the Fund, contact RPS Regency for more information 800.686.6640 or abcmifund.org.

Take Advantage of these **FREE Value-Added Resources**

The ABC Fund is constantly searching for value-added resources are available to assist members in managing their business.



A member of the Tokio Marine Group

Safety National

The Fund's excess insurance carrier strives to provide "best in class" service to members by offering a suite of complimentary online risk management tools.

Resources include:

- Over 150 e-learning safety courses
- 30-minute interactive distracted driving course
- 24-hour online safety resource library

HR360

The HR360 website has a wonderful array of "help" areas for your company.

The site covers 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

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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 ABC 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.

New Employee Checklist

One of the best times to promote on-the-job safety is BEFORE new employees begin to work.

Introduction. Take a new employee on a tour of the company's work areas. Familiarize them with the company's various departments and facilities.

Explain. Go through details on safety requirements.

Demonstrate. Explain the job to the new employee and include detailed demonstrations that specify important safety practices.

Test. When the employee understands the procedure, have them do the job while you watch. Correct any improper or unsafe acts and explain why.

Double-Check. Test the progress of the new employee several times during their first few weeks of employment. Observe and evaluate the employees' work methods. Correct any deviation from the safe work procedures described during the earlier job demonstration procedure.

This is a partial checklist that could be used as part of your new employee training. Adding your specific rules and personal protective equipment to the list, can make it complete.



- Proper Lifting Procedures
- Personal Protective Equipment Issued, Use, Cleaning
- Specific Safety Rules Applicable in each Department
- Where to Keep Personal Belongings
- What to do in the Event of an Injury/Non Injury Accident
- Fire Safety / Emergency Planning Rules
- Clean-Up Rules – Housekeeping/Special
- How to Report Unsafe Conditions
- Hazard Communications Training

Slips - Trips - Falls

SLIPPERY SURFACES

- Beware of wet floors. Use mats and clean up spills immediately.
- Clean up greasy spills with appropriate grease-cutting solutions.
- Place CAUTION SIGNS when floors are wet.
- Wear shoes with slip-resistant soles and low heels.

TRIPPING HAZARDS

- Keep all electrical cords out of the way or covered.
- Keep all walkways clear. Only carry items you can see over.
- Watch your step – Be aware of surroundings inside & out.

FALL PREVENTION

- Never stand on boxes, countertops or chairs; use the appropriate stepstool or ladder.
- Use stepstools and ladders safely.
- Always face forward on stepstools and ladders; use three points of contact.
- Secure all elevated areas with 42" high guardrail.
- Use handrails on stairs with the "tennis-racket grip".
- Avoid carrying objects that block your vision.



Lockout

AUTHORIZED EMPLOYEES

Train them in the recognition of hazardous energy sources, the type and magnitude of energy present in the workplace, methods of energy isolation and control, and the purpose and use of the energy control procedure.

AFFECTED EMPLOYEES

Instruct them on the lockout/tagout procedure, the prohibition against restarting/reenergizing locked out or tagged out equipment, and the difference between locks and tags.



FUND ²⁰²¹ Report

RPS Regency

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abcmifund.org
800.686.6640

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Selling Your Business?

Use your equity in the ABC 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 of the sale of your business.



- *Let the Fund and Association know you are selling.*
- *Complete the Request to Transfer form.*
- *Buyer must be or become an ABC of MI chapter member to participate in the Fund.*
- *The buyer must be a Fund member and maintain the member's coverage without lapse or interruption.*

Fund Contacts

ASSOCIATION:

ABC MI • 517.853.2545

CLAIMS:

CRS • 800.737.9875

POLICY ISSUES: RPS Regency • 800.686.6640

Liz Noe-Masterson • ext. 2750 • Customer Service

JoAnn George • ext. 2739 • Underwriting

Evan Burt • ext. 2759 • Report Cards • Loss Control/Safety

Dawn Feldpausch • ext. 2754 • Marketing & Sales

Brent Rykse • ext. 2765 • Payroll Audits

Visit the Fund website for Online Claims Reporting, Make A Payment, Safety Resources, 24/7 Nurse Hotline.