



Over  
**\$119 MILLION**  
Since 1995

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## IMPRESSIVE RECORD RETURN

### Over \$15 Million Back to Members

Members of the Associated Builders and Contractors of Michigan Self-Insured Workers' Compensation Fund continue to be rewarded for their outstanding performance!

For the 2023 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 \$15,144,073 profit back to its members. Since 1995, the total profits returned are **over \$119,224,000**.

For 28 years, the ABC Fund has operated for the exclusive benefit of its members. The Fund has been a stable and competitive market for eligible ABC of Michigan members and now available to residential builders and contractors of HBA Michigan.

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. Over 540 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 helps ensure 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 goal of the ABC Fund's safety and loss control specialists is to provide educational tools and services that can help members prevent potential claims and assist in the ongoing profitability of the Fund.

In addition, Fund members receive semi-annual reports that reflect how they are performing and the amount of profit they are estimated to receive.

Congratulations to Fund members for an excellent job on keeping their premium costs low and employees safe! As a member-owned program, help us to attract other quality contractors by providing a testimonial on the savings and benefits you receive. The Fund's continued success is a result of its members being safe!

For more information, contact the Fund Administrator, RPS Regency at 800.686.6640 or visit [abcmifund.org](http://abcmifund.org).

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

# 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

To obtain your username and password contact us at 800.686.6640 extension 2739.

## 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.

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

**CompanyNurse.com**

24/7 Nurse Line for Workers'  
Compensation Injuries  
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 **COMPANY NURSE™**  
Because Accidents Happen™

**Guiding You  
Through Your  
Workers'  
Compensation  
Injury**



# 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.

## step up to ladder safety

Falls are the most common cause of fatal injuries to construction workers and ladders are one of the most common pieces of equipment on a construction site. Contractors and supervisors can do many things to organize the worksite to be safer for their employees. Both employers and employees can make some inexpensive, simple changes to the way they work that can prevent serious or fatal accidents.

### **Take these steps to work safely on ladders:**

**ASSESS** the potential hazards and avoid the use of ladders as a work platform. Working from ladders can pose a fall hazard; therefore, ladders should be used for accessing higher and lower levels. If the task to be performed requires the worker to push, pull, or pry, then the use of scaffolding or aerial work platforms rather than a ladder is strongly recommended. The use of a ladder inherently limits the possible work area of a worker to an arm's length on either side of the ladder.

**CHOOSE** a ladder tall and strong enough for the job and determine the total amount of weight the ladder will be supporting, including the user's weight, weight of clothing and any protective equipment, weight of the tools and supplies, and the weight of any items stored on the ladder. Also, consider the duty rating of the ladder which indicates the maximum weight capacity the ladder can safely carry. Overloading a ladder can result in ladder instability.

**CHECK** that ladders have all parts in good condition, including:

- Rope
- Safety feet
- Slip-resistant steps or rungs
- Braces, bolts, screws, and spreaders

**WORK** cautiously on a ladder to prevent falls. Remember to:

- Carry tools on a belt or rope or hoist
- Face the ladder and hold both rails while climbing
- Stay below the top two stepladder steps or four top ladder rungs
- Work with body centered, one hand on rail, and tools in hanger or holder
- Allow one person only on a ladder, wearing shoes with clean, nonskid soles
- Maintain a three-point connection (two hands/one foot or two feet/one hand) and shoulders within the side rails

**POSITION** the ladder for steadiness with:

- Ground surface level
- At least 3 feet above top support with top anchored, and bottom tied or held
- Feet parallel to the wall at a distance that is equal to one-fourth the ladder length



# FUND <sup>2023</sup> Report

## RPS Regency

1690 Watertower Place #500  
East Lansing, MI 48823



abcmifund.org  
800.686.6640

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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
- Underwriting guidelines designed to screen out high risk applicants
- Available to contractors that are ABC chapter and HBA chapter members
- FREE online safety with thousands of topics including human resources
- Excellent claims management

## FUND CONTACTS

### ASSOCIATION:

ABC MI • 517.853.2545  
abcmi.org

HBA MI • 517.322.0224  
hbaofmichigan.com

CLAIMS: CRS • 800.737.9875 • crsmi.com

### 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 Simmon • 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