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Associated Builders and Contractors of Michigan
Self-Insured Workers' Compensation Fund

2025 RENEWAL ANNOUNCEMENT

Workplace Safety Nets Millions Returned to Fund Members
Over \$21.6 Million Back in 2025!

East Lansing, Michigan.

The Associated Builders and Contractors of Michigan Self-Insured Workers' Compensation Fund (ABC Fund) has announced that its members will receive a profit return of \$21.6 million for the 2025 policy year. This brings the total profits returned to members since 1992 to \$155,726,231. The ABC 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 ABC Fund is attributed to its focus on workplace safety. By creating a safer workplace for employees, the Fund can keep workers' compensation costs to a minimum, resulting in greater profits for its members. The Fund has a selective underwriting approach, only accepting construction 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 ABC Fund also provides members with a dedicated staff of safety and loss control specialists who focus on the construction 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 ABC 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 ABC Fund is endorsed by the ABC of Michigan and the HBA of Michigan associations. This member-owned program is represented by an appointed statewide network of independent insurance professionals that focus on the construction industries.

If you are not currently a member of the Fund, it is worth considering the many benefits it has to offer. To learn more about the Fund and its offerings, you can contact the Fund's Administrator, RPS Regency, or visit the website at abcmifund.org.

ABC Fund | RPS-Regency

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