

FUND report

2026



**SELF-INSURED
WORKERS'
COMPENSATION
FUND**

**\$169
MILLION**
SINCE
1995

**\$18
MILLION**
RETURNED
FOR 2025

46%
AVERAGE
PREMIUM
RETURN

This member-owned program is exclusively represented by a carefully selected statewide network of independent insurance professionals that focus on the construction industries.

To qualify as a member, the majority of payroll must fall into the construction classifications. However, certain exposures such as roofers, steel erectors, demolition contractors are not eligible.



The ABC Fund was established in 1995 to help members control their long-term workers' compensation costs.

WORKPLACE SAFETY NETS A 46% PREMIUM RETURN

Members Receive \$18 Million for 2026!

The Associated Builders and Contractors of Michigan Workers' Compensation Fund (ABC Fund) has announced a profit return of over \$18 million for the 2026 policy year, bringing total returns to \$169,494,733 since 1995. This represents an average return of 46% of a member's annual premium. The Fund is a self-insured program aimed at reducing workers' compensation costs by prioritizing workplace safety.

The key to its success is a selective underwriting approach that accepts only business owners with a proven track record of low losses, acceptable work exposures, established safety programs, and financial stability. This ensures members have a strong focus on safety and risk management, reducing employee injuries, and enhancing profitability.

Beyond its selective underwriting approach, the Fund supports its members with a dedicated team of safety and loss control specialists who focus specifically on the construction industry. These specialists provide a range of services, including safety consultations, management training, and safety manuals, along with other resources. Their goal is to help members prevent claims and enhance their overall safety programs, thereby contributing to a safer work environment and reducing workers' compensation costs.

The ABC Fund places a strong emphasis on educational training to foster a safety culture within the workplace, ensuring that every employee is accountable for safety on the job. To support this initiative, the Fund offers members access to an online safety center. This resource includes a comprehensive human resource library that covers

federal and state employment laws, downloadable forms, posters, and a wide array of other topics. These tools are designed to equip members with the knowledge and resources necessary to maintain a safe and compliant work environment.

The primary safety goal is to offer educational tools and services that assist members in preventing claims and enhancing their overall safety programs. This dedication to safety has been a key factor in the Fund's sustained profitability.

To keep members informed and engaged, the Fund provides semi-annual report cards that detail their performance, the amount of profit returned, and projections for future profit. These report cards serve as a valuable feedback mechanism, helping members to understand their individual performance and how safety practices impact the Fund's overall success.

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.

Congratulations to the ABC Fund on another excellent year! The Fund's commitment to diligent claims handling and cost control has contributed to its ongoing success.

*Take
Advantage
of these*

FREE Value-Added Resources

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

Safety National

The Fund's excess insurance carrier strives to provide "best in class" service to members by offering on-line risk management tools:

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

Human Resource Library

The Fund has a wide variety of "help" areas for your company. The site covers human resource 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 ext. 2753.



The Difference the Fund Makes

Our industry-specific resources encompass loss control, claim management and information services that help you develop and maintain a successful workers' compensation program.

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.

protecting your most valuable assets

The Importance of Workplace Safety Programs

At ABC Fund, we understand that your employees are your company's most valuable assets.

Protecting them through an effective workplace safety program isn't just about compliance—it's about doing the right thing. Employees are integral to the long-term success of your organization, and prioritizing their safety is a key investment in your business's future.

The Power of Prevention

Successful safety programs focus on prevention as the cornerstone of reducing both the frequency and severity of workplace injuries. ABC contractors take a strategic approach to loss control, creating safer work environments that lead to real cost savings for businesses. These efforts not only reduce workers' compensation premiums but also result in lower employee turnover and increased productivity.

Moreover, safety programs demonstrate to employees that management genuinely cares about their well-being, fostering stronger relationships between employees and leadership.

Building a Culture of Safety

An effective safety program begins with a management culture that prioritizes accountability and commitment to safety. Leadership must provide visible support, consistently engage with employees, and work collaboratively to develop, implement, and enhance workplace safety initiatives.

This collaboration extends to working with ABC Fund's Risk Control Consultants, who provide expert guidance to identify and address areas for improvement in your current safety program. A comprehensive risk assessment conducted by the Fund's consultants is the first step in identifying and prioritizing opportunities to enhance workplace safety.

Partnering for Success

By partnering with the Fund's loss control team, members can review their safety programs and receive expert guidance on eliminating hazards and reducing injuries. Together, we can create a safety culture that protects your most valuable assets—your employees.

For more information, please contact RPS Regency Risk Control Department.
Keenan Roznowski 517.664.2753 keenan_roznowski@rpsins.com



tailored safety services for your needs

ABC Fund takes a consultative approach, offering a variety of services tailored to meet the specific needs of each member. These services focus on risk elimination, compliance, and training, ensuring that your safety program is both effective and comprehensive. Here's a list of free services provided by the Fund:

- Onsite Training
- Online Training
- MIOSHA Compliance Training and Audits
- Hazard Recognition Surveys
- Safety Program Reviews
- Employee Safety Perception Surveys
- Return-to-Work Programs
- Accident Investigations
- Safety Committee Participation
- Web Seminars
- Benchmark Loss Analysis Reports
- Safety Videos
- Wellness Program Development
- Safety Posters and Banners
- 5-Minute Safety Meetings
- Free HR/Safety Portal - Zywave

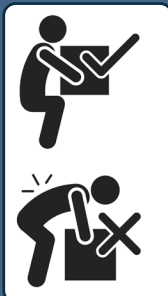


Fund Risk Management Services

Safety and loss avoidance are critical to the success of the Fund, as well as to the long-term success of your business.

The Fund encourages all members to take advantage of the loss prevention services and tools available.

To take advantage of the safety and training resources available to Fund members, please contact RPS Regency 800-686-6640.



Top Workplace Ergonomic Tips

1. Keep items you use most often within easy reach to reduce unnecessary bending or stretching.
2. Adjust your workstation height so your shoulders stay relaxed, and your wrists stay straight.
3. Change positions, stretch and/or alternate tasks every 30–60 minutes to avoid stiffness and repetitive strain.
4. Minimize lifting when possible, but if you must lift, keep the load close to your body and between hip & shoulder level.
5. Use tools, carts, or team lifts whenever possible to reduce physical load on your body.

Selling Your Business?

Use your equity in the 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 when selling your business.

- Let the Fund know you are selling
- Request to Transfer form must also be completed
- Buyer must be or become a member of one of the endorsed Associations to participate in the Fund
- The buyer must be a Fund member and maintain the member's coverage without lapse or interruption

Fund Advantages

- 46% 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
- FREE on-line safety with thousands of topics including human resources



1690 Watertower Place 500
East Lansing, MI 48823
800.686.6640



SELF-INSURED
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abcmifund.org



endorsed by



FUND

2026 *report*

FUND directory

fund contacts

ASSOCIATIONS ~

ABC MI • 517.853.2545 • abcmi.org

HBA MI • 517.322.0224 • hbaofmichigan.com

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

POLICY ISSUES - RPS Regency • 800.686.6640

Becca Wright • ext 2778 • Customer Service

Tricia Hickman • ext 2740 • Member Payments

Dawn Simmon • ext 2754 • Marketing & Sales

Brent Rykse • ext 2765 • Payroll Audits

JoAnn George • ext 2739 • Underwriting

claims

CLAIMS ~ CRS • 800.737.9875 • crsmi.com

24/7 NURSE LINE ~ 888.375.0284 • companynurse.com

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



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