

# MEMBER DISCOUNT HIGHLIGHT



## Workers' Compensation Insurance That Is Member Owned



Since 1995, the ABC Michigan Self Insured Workers' Compensation Fund (ABC Fund) continues to provide its members with premium returns every year. In **2024 over \$14.9 million dollars** in premium was returned to members and over \$134 million returned since inception. Members have received record **returns averaging 45% of their premium** as a result of contractors keeping their employees safe.



The ABC Fund focuses on keeping your **employees safe** and rewarding members for their excellent performance. As a **member-owned workers' compensation provider**, any surplus money that's not used to pay claims and expenses is return back to active participants.



The ABC Fund is **endorsed and exclusively available** to ABC chapter contractors and suppliers to the construction industry. It offers eligible contractors a way to take **control of their long term costs** associated with workers' compensation while helping members to improve their own company's safety program.



ABC Fund works with members on **preventing workplace injuries** with a number of training resources available. From on-site safety consultations to web-based training, the ABC Fund is here to help. A few of the Fund's **safety resources** include:

- E-Learning safety courses
- 30-minute interactive distracted driving course
- Many self-evaluation tools to identify potential hazards
- 24-hour online safety resource library



Participants of the Fund must be a member of a Michigan ABC Chapter. Non-members may receive a proposal from the Fund. Upon joining, the contractor is required to join an ABC Chapter. To be eligible, a business must serve in the construction industry as a **contractor, subcontractor, or supplier** and must meet underwriting guidelines based on the contractor's loss history. The Fund doesn't cover certain high risk exposures.



The ABC Fund's most recent years are returning over 53% of a member's premium back and 40% since 1995! For information on **how to join**, please contact your ABC Greater Michigan Chapter or the **ABC Fund Administrator, RPS Regency, at 800.686.6640.**

For More Information: Please visit [abcmifund.org](http://abcmifund.org) or contact Regency at 800-686-6640.

*This member benefit is made possible by the partnership between ABC, Greater Michigan Chapter and ABC Fund. For the full listing of ABC Discounts please visit: [www.abcgmc.org](http://www.abcgmc.org)*