

Our Mission and Dedication to Providing Unparalleled Service

The Associated Builders and Contractors of Massachusetts (ABC MA) Self Insurance Group believes in providing members best-in-class services and an unwavering commitment to success. By offering access to a stable and consistent workers' compensation environment, our clients achieve profitability, growth, and sustained prosperity.

Program Highlights

- ABC MA was created to provide a reliable and consistent alternative to the traditional workers' compensation markets for non-union contractors and construction organizations.
- ABC MA's purpose is to meet and fulfill employers' obligations and liabilities under the applicable Massachusetts Workers' Compensation statute through efficient claims management, loss control and safety programs.
- ABC MA provides member-specific and best-in-class loss control services, claims adjusting and safety programs. High-quality excess insurance is purchased each year to cap the group's exposure on a single accident or event.



A SUPERIOR SOLUTION FOR WORKERS' COMPENSATION COVERAGE



Since 1994, ABC MA's member focus has proven to be the right formula to address workers' compensation needs based on overall financial cost, claim results and services provided.

For more information on how your organization can benefit from ABC MA membership, contact the group administrator.

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Member Driven Group Built on Collaboration



History of Financial Stability



Strong Safety Focus to Protect Members' Employees

ABC MA Self Insurance Group at a Glance

Sponsored by Associated Builders and Contractors, MA Chapter, the ABC MA Self Insurance Group began operations in 1994 with 17 members representing \$150K in written premium. Today, the group includes over 30 construction industry and contractor members, representing an aggregate annual premium of approximately \$3 million and over \$150 million in payroll. ABC MA is managed by a board of directors comprised of representatives from member organizations selected by vote of the membership.

ABC MA offers the following benefits:

- Superior risk control services, managed by Contractors Risk Management (CRM), helping members keep their employees safe and free from accident and injury in the workplace — thus favorably impacting the cost of operations.
- Best-in-class claims and medical management services to ensure injured workers receive effective and timely care and can return to work quickly, while member employer contacts are kept fully apprised of activity and can participate in key decision making.
- Direct member involvement in governance.
- Industry-specific and customized programs and services for all members that help prevent work injuries and assist in fostering a safe work environment for employees.
- A steady and predictable stream of financial reward in comparison to other markets, coupled with annual dividends representing a 32% average premium reduction to members.
- Since inception in 1994, the Group has averaged a historic loss ratio of 39.2%, reflecting the benefit of membership by significantly outperforming the standard carrier market.

The ABC's of Safety: A Blueprint for Success



Member-Specific Loss Control & Risk Management Support

ABC MA invests significant resources to ensure its members receive tailored loss control services. Directed by FutureComp's in-house, dedicated loss control personnel, member employee safety services are provided by CRM. Risk management services are focused on members' individual exposures, custom safety programs and accident prevention initiatives. Services also include consistent member visits, recommendations on areas of improvement, regional and specialized training workshops, and dissemination of safety-focused information and materials.

Risk Management Center

All members are provided unlimited access to the FutureComp web-based Risk Management Center, where they can access a comprehensive online library of resources for safety, wellness, claims and human resources.

Best-in-Class Claims Adjusting Services

Each member has a dedicated claim professional and medical case manager who work collaboratively to ensure injured workers get prompt and effective attention and care. Claim professionals have extensive experience, focus only on workers' compensation, and maintain a lower-than-industry standard claim count — resulting in superior claim outcomes and results. The team communicates regularly with members on the management of all claims. Members also have access to an Online Claim Reporting system and can generate reports and trend data.

A Better-Than-Industry Rate Structure

Policy premiums are calculated using the current MA rates. In addition, members are provided construction credits under MA rule, and statutory employer assessments are reduced for members of the Self Insurance Group. This results in underlying rates below the norm, reflecting ABC MA's long-term track record of positive claim outcomes. In addition, all policies are issued with terrorism coverage at no additional charge and reduced DIA employer assessments.

Reinsurance and Protection

ABC MA annually purchases reinsurance from a highly rated independent insurance carrier to protect the group and its members from catastrophic claims.

