

## What is the ABCMA Workers' Compensation Self- Insurance Group (SIG)?

Established in 1994, the ABCMA SIG was created for members to take control of their workers compensation programs. Our program services remain unchanged regardless of market or economic conditions.

Aggressive claims management and loss control under Board Direction results in dividends returned.

For more information on whether or not you qualify to become an ABCMA SIG member, please contact:

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## ABCMA Workers' Compensation Self-Insurance Group (SIG)

**FutureComp®**

### Sponsoring Association

Our sponsoring association, Associated Builders and Contractors Massachusetts (ABCMA), provides industry advocacy and education in addition to this exclusive workers' compensation program. More information at [www.abcma.org](http://www.abcma.org).



[www.abcma.org](http://www.abcma.org)



## Program Highlights

- Consistent / Stable Resources
- 99% member-retention rate since 1994
- 1% of our claims end up in litigation; Industry average is 26%
- Average loss ratio - 32%
- Average annual dividend distribution - 22% of premium - over \$10 million distributed since
- 1,500 loss control hours provided annually free of charge

## Claims Management

- Aggressive subrogation and investigation
- Constant contact with employee, supervisor and treating physician
- Returning your injured workers to you sooner and with better treatment
- Dedicated adjusters and nurses work together



## Safety Committee Collaboration

- Meet with your peers monthly
- Share lessons learned
- Establish elite safety cultures
- Improve accountability programs
- Receive training on:
  - Silica Testing
  - Transitional Duty
  - Drug Testing Resources
- Employ a corrective action plan
- Analyze high-risk exposures
- Get ahead of OSHA citations
- Take advantage of our programs
  - Slip and Fall Ice Grips
  - Online Risk Management

## Savings!

- 5% of Premium: We spend \$250,000 annually on relevant training and job-site analysis; no charge to members
- 22% Dividend Return: We pay claims from premium collected and return remaining surplus to members based on individual/group performance
- 20% Claims Decrease: Claims management in a SIG setting proves to be 20% less than that of a commercial carrier product
- Construction Credit/Upfront Discount

## Testimonials

“As the VP of Corporate Safety for a large company member of both the MA and NH ABC Workers Compensation SIG’s I have utilized the loss control and claims management to their maximum potential. The loss control element has allowed us to maintain Safety as our #1 priority and to drive our industry ratio and cost to their lowest levels. The team approach to claims management has given us the involvement I expect in all aspects of our business. All and all, what we have experienced as a member has far exceeded our expectations and has been instrumental in moving the company to a position where our Safety performance stands out as a positive on all of our job sites.” TIM BARTON, DECCO INC.

Kaplan Construction was a founding member of the ABC MA SIG. Since day one the SIG’s mission has never wavered. Safety remains its highest priority. Belonging to the SIG over the past two decades has enabled us to continually improve safety standards and benefit from the SIG’s claims management and loss control services. The collaboration with our fellow members allows us to share resources and lessons learned. Each member is accountable, not only to its own company and employees but to each other as well. The SIG’s experienced management has led to reduced workers’ comp costs and better claims management over the past 22 years. Most importantly, our employees and job sites are safer. - JANE KAPLAN-PECK, KAPLAN CORPORATION

As the CFO for a multi-trade Service and Installation company, I have experienced first hand the tremendous dedication and effort that the ABC Workers Compensation MA SIG Group provides its members. Everyone, from the leadership to the employees to the affiliates, are all driven by safety and a desire to create first-class work environments. Our employees have gained a level of safety awareness far above where we were when we began to work with them. The invaluable training and improved loss control have become a rallying cry for our entire company to live by. – SAM TBASKY, CFO, MEDFORD WELLINGTON SERVICE CO.