



3 Ways to Save on Workers' Comp

**10%
Discount***

**Policyholder
Dividends****

**Competitive
Pricing**

The Chesapeake Employers' Advantage:

Access a dedicated Program Representative who works to resolve disputes quickly and efficiently.

Get coordinated, local care for your employees in the case of an injury with the help of our in-house team of claims professionals and health services specialists – including a dedicated Patient Advocate who assists with managing ADR program claims.

Improve your cash flow with flexible pay plans, including pay-as-you-go options.

Be the safest company you can be. Take advantage of our knowledgeable safety consultants, free safety resources, and our return-to-work program.

Chesapeake Employers' Insurance Company proudly offers the Alternative Dispute Resolution (ADR) Collectively Bargained Workers' Compensation Program to qualifying employers of signatory local union workers. It's an exclusive workers' compensation insurance program featuring a 10% premium discount,* policyholder dividends,** and competitive pricing.

As a nonprofit insurer and the largest provider of workers' compensation insurance in Maryland, Chesapeake Employers is your workers' comp specialist.

Contact your insurance agent to get a quote or visit ceiwc.com.

Agents, see the Producer Guide for program details.



Rated A (Excellent)
by AM Best

Disclaimer: *Exclusively available to employers of union workers. Participants of the program must employ workers of a signatory local union from the Baltimore Building and Construction Trades Council, Washington, D.C. Building and Construction Trades Council, or Western Maryland Building and Construction Trades Council prior to the inception date of the policy. Minimum eligibility requirements apply. Only contracting class codes are eligible to receive the ADR program discount; however, non-qualifying classifications can be included in the program, but will not receive the 10% discount. **Policyholder dividends are a portion of Chesapeake Employers' profits that we return to qualifying policyholders. Policyholder dividends are based on the financial performance of Chesapeake Employers. They are not guaranteed.

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