

## WORKERS' COMPENSATION INSURANCE

ADR Collectively Bargained Workers' Compensation Program

Participants could save
10%
off Chesapeake Employers' base rates\*

This could be the smartest cost-saving decision you make for your company this year.

Agents, please refer to the Chesapeake Employers' Producer Guide for program details.







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 and expert safety services with the goal of helping you enhance workplace safety.

## **Superior Services**

This program provides participating employers with the following:

- Reduced costs. Eligible class codes written in ADR qualifying tiers could save 10% off Chesapeake Employers' base rates.
- A dedicated Program Representative works to resolve disputes quickly and efficiently.
- Mediation and arbitration services are available.
- A dedicated Patient Advocate (registered nurse) assists with managing claims.
- Established network of doctors helps manage claims costs and ensures prompt medical care.
- Comprehensive safety services are designed to create safe working environments for workers.

## Minimum eligibility requirements

\*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. Qualifying participants must meet underwriting requirements for placement in Chesapeake Employers' standard and preferred rating tiers to receive the rate discount as defined by Chesapeake Employers. Only ADR qualifying contracting class codes are eligible under the program; however, non-qualifying classifications can be included in the program, but will not receive the 10% discount off of base rates. Only Maryland-based employers are eligible for coverage under the ADR program. Coverage in other states may be available; however, the program will not apply to non-Maryland-based businesses.