

Workers' Comp Program Designed Exclusively for Employers of Union Workers

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.

Q: What is the Alternative Dispute Resolution (ADR) Collectively Bargained Workers' Compensation Program?

A: The Alternative Dispute Resolution (ADR) Collectively Bargained Workers' Compensation Program is available to signatory employers of union workers. Under the program, employers whose union has contractually agreed to the provisions of the collective bargaining program will accept mediation and arbitration as an alternative to litigation.

The two major areas that have been brought under the collective bargaining agreement are the delivery of medical benefits and dispute prevention and resolution.

Q: Is there a premium discount associated with the ADR program?

A: Yes. Eligible class codes written in ADR qualifying tiers could save 10% off Chesapeake Employers' base rates.

Q: What are the benefits of the ADR Program?

A: The ADR program offers numerous benefits:

- Reduced costs
- 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

Q: Who is eligible to participate?

A: 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.

Q: I have employees who work in different states. Am I still eligible for the ADR program?

A: 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.

Q: Who is Chesapeake Employers' Insurance Company?

A: Chesapeake Employers' Insurance Company is Maryland's largest writer of workers' compensation insurance. It is a nonprofit, non-stock, private corporation. It has served as a continuous, guaranteed source of fairly priced workers' compensation insurance since 1914. Chesapeake Employers has a financial strength rating of A- (Excellent) by A.M. Best.

Q: How do I get a quote?

A: Please contact your insurance agent or call Chesapeake Employers at 1-800-264-4943 and ask for a free quote.

Participants
could save
10%
off Chesapeake
Employers'
base rates

