



# 3 Ways to Save on Workers' Comp

**Group  
Dividend\***

**Policyholder  
Dividends\*\***

**Competitive  
Pricing**

## The Chesapeake Employers' Advantage:

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.

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.

The Maryland State Firefighters Association and Chesapeake Employers' Insurance Company proudly offer qualifying MSFA members an exclusive workers' compensation insurance program featuring a group dividend,\* 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](http://ceiwc.com).**

**Agents, see the Producer Guide for  
program details.**



Rated A (Excellent)  
by AM Best

Disclaimer: \*The MSFA group dividend is exclusively available to MSFA members. Participants of the program must be MSFA members prior to the inception date of the policy. Minimum eligibility requirements apply.

\*\*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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