

Earn Rewards With



Dividends are **dollars** for your business.

To reward our customers who make workplace safety a top priority and prevent accidents, Chesapeake Employers offers several dividend plans to qualifying new and renewal customers.*

Policyholder Dividend

As Maryland's only nonprofit workers' compensation insurance carrier, we are proud to reinvest our profits back into our policyholders' businesses through our policyholder dividend. When we have a good year financially, policyholders who have contributed to our success based on their safety performance may qualify for this dividend.



Individual Dividend

Individual dividends may be offered to qualifying policies with at least \$15,000 in premium before discounts and credits. Policyholders who accept the dividend offer and meet the eligibility requirements** receive a dividend on a percentage of premium based on a sliding scale of earned premium and loss ratio.

Group Dividend

Group dividends are part of several association and affinity programs that promote and reward workplace safety. Depending on the group's performance, programs that have the potential to earn a group dividend include:

- Maryland Restaurant Owners
- Maryland State Firefighters Association
- Towing Safety
- Tree Care Experts

Why does Chesapeake Employers distribute dividends?

Our private, nonprofit status means that we answer to policyholders, not shareholders. Any profits we earn are reinvested into the company and returned to qualifying policyholders in the form of dividends. Our goal is to leverage the lowest cost of capital possible to benefit policyholders. This is your share of dividend dollars for your business!

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

Agents, see the Producer Guide for details.



* Dividends are not guaranteed and are declared at the sole discretion of Chesapeake Employers' Board of Directors. Accounts that meet the guidelines for both the individual dividend and a group dividend are only eligible to participate in one dividend plan. However, they may still be eligible to receive a policyholder dividend. Additional eligibility terms and conditions apply to the dividend programs.
**Cooperation with Premium Audit must be evident in order to qualify for the individual dividend.



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