

# ABC Members STEP into Savings



## Save up to 15% on Workers' Comp with Chesapeake Employers' STEP Credit

ABC members who participate in the Safety Training Evaluation Process (STEP) Program and achieve Gold, Platinum, or Diamond levels may be eligible for a 5% STEP Credit and 10% member discount on their workers' comp with Chesapeake Employers Insurance.

### ABC & STEP Benefits

**Savings\*:** ABC members may qualify for the 5% STEP credit, plus a 10% member discount.

**Competitive Advantage:** STEP participation helps companies build and be recognized for their strong safety culture.

**Financial Benefits:** STEP participants can lower their insurance costs by reducing workplace incidents.

**Workforce Benefits:** A stronger safety culture improves productivity, morale, and leadership engagement.

### How to Qualify for Credit

Achieve Gold, Platinum, or Diamond STEP level.

When you ask for a quote from Chesapeake Employers for your workers' comp policy, ask your agent to apply for the ABC program discount and the STEP credit, if applicable. Contact your agent or ABC representative for details on enrollment and verification.

For more information on how to apply for the STEP program, contact ABC Maryland at 410-821-0351.



Rated A (Excellent)  
by AM Best

\*Disclaimer: The 10% ABC member discount and 5% STEP credit are exclusively available to members of the Maryland ABC chapters. Participants of the program must be members of a Maryland ABC chapter and qualifying STEP participants prior to the inception date of the policy. Minimum eligibility requirements apply to the discount and credit.

# STEP Program FAQs for Business Owners



## 1. What is the ABC STEP Program?

The Safety Training Evaluation Process (STEP) is an ABC initiative that recognizes companies for their commitment to safety. Members can achieve one of five levels: Bronze, Silver, Gold, Platinum, or Diamond.

## 2. What is the STEP credit?

Starting January 1, 2026, ABC members who achieve Gold, Platinum, or Diamond STEP levels may be eligible for a 5% credit on their workers' comp insurance with Chesapeake Employers.

## 3. Which policies do the credit apply to?

The credit may be applied to new business and renewals policies on the effective date.

## 4. How do I qualify for the credit?

- Be an ABC Member enrolled in the STEP Program.
- Achieve Gold, Platinum, or Diamond level.
- Contact your insurance agent or ABC representative to confirm eligibility.

## 5. Why should I participate in the STEP program?

The STEP Program rewards companies for strong safety practices, which often lead to:

- Lower insurance costs through reduced Experience Modification Rate.
- Fewer incidents (up to 85% reduction), making top performers 650% safer than industry average.
- Competitive advantage in bidding and project selection.

## 6. Are there fees for STEP levels?

Yes. Platinum and Diamond levels may require a fee for participation and validation.

## 7. How does the STEP application process work?

For more information about applying for the STEP program, contact ABC Maryland at 410-821-0351.

## 8. Who do I contact with questions about the STEP Credit?

Contact your insurance agent or ABC representative with any questions.