

# 3 Ways to Save on Workers' Comp

**10% ABC  
Discount \***

**Policyholder  
Dividends \*\***

**5% STEP  
Credit \***

## 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 claims and health services team.

The Maryland ABC chapters and Chesapeake Employers' Insurance Company proudly offer qualifying ABC members an exclusive workers' compensation insurance program featuring a 10% member discount, policyholder dividends, and a new 5% credit for Gold, Diamond and Platinum STEP participants.

**That's up to 15% SAVINGS, plus an average of 40% PREMIUM RETURNED in the form of policyholder dividends\*\*\*.**

**Contact your insurance agent to get a quote or visit [ceiwc.com](http://ceiwc.com).**

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