






# Safety & Affinity Group Program Highlights



**At a  
Glance**

## Safety Group Programs

	Program Name	Discount	Group Dividend	PAGE
	Associated Builders and Contractors (ABC)	10%	No	1
	Maryland Automobile Dealers Association (MADA)	10%	No	2
	Maryland Nonprofits (MAN)	15% RT & DM 10% PT 10% ST	No	2
	Maryland Building Industry Association (MBIA)	10%	No	3
	Maryland State Firemen's Association (MSFA)	None	Yes	3

## Affinity Group Programs

	Alternative Dispute Resolution (ADR)	10%	No	4
	Maryland Home Improvement (MHI)	10%	No	4
	Maryland Restaurant Owners Program (MROP)	10%	Yes	5
	Tree Care Experts Safety Program (TCE)	10%	Yes	5

For more information, contact your  
Chesapeake Employers' Marketing  
Representative or Underwriter.  
1-800-264-4943



[www.ceiwc.com](http://www.ceiwc.com)

\*Qualifying members of these programs must meet Chesapeake Employers' underwriting program guidelines to receive a program discount. Program discounts do not apply to BP, BPT, and BPE tiers. Discounts provided by these programs will not apply to out of state payroll. Other States coverage is available per Chesapeake Employers' guidelines.

## Safety & Affinity Group Program Highlights

Safety and Affinity Group Programs consist of industry-specific groups that share the common goal of reducing injuries through the establishment of an effective safety services program. Participating members of the safety or affinity group typically pool resources, share best practices, and help each other develop and manage effective workplace safety. Most participating members can reduce their workers' compensation costs through an upfront program discount, and some programs have the opportunity to earn a group dividend.

These safety and affinity group program highlights offer a broad description of the program benefits and the base underwriting requirements. Additional underwriting guidelines may apply and producers should be aware of additional guidelines as they appear and are referenced in the Chesapeake Employers Producer Guide. Eligibility in all group programs is subject to the approval of a Chesapeake Employers Underwriter.

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### SAFETY GROUP PROGRAMS

Chesapeake Employers offers group discounted workers' compensation insurance through trade associations and affinity groups. For trade associations, the policyholder must be a current member in good standing of a qualifying association and must meet the group underwriting criteria for the specific program.



#### Associated Builders and Contractors (ABC)

##### **BENEFITS:**

- Eligible ABC policyholders will receive a **10% discount** on Chesapeake Employers' DM, Standard, Preferred, Select, and Chesapeake Choice tier rates.

##### **MINIMUM ELIGIBILITY REQUIREMENTS:**

- Association members with ABC contracting class codes as the ***governing*** class are eligible for the program.
- Account in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) accounts are not eligible for the ABC program.
- Eligible members of ABC that are current policyholders with Chesapeake Employers will be able to join the program at the normal anticipated renewal date.
- Accounts must meet minimum underwriting requirements for placement in Chesapeake Employers' standard or preferred rating tiers.
- Accounts will be reevaluated for eligibility in the program at renewal.
- Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.

**NOTE:** Please go to <http://www.abcbaltimore.org> for additional information about the ABC Baltimore Metro Chapter. Membership fees are based on annual sales volume.



## Maryland Automobile Dealers Association (MADA)

### BENEFITS:

- Eligible MADA policyholders will receive a **10% discount** on Chesapeake Employers' DM, Standard, Preferred, Select, and Chesapeake Choice tier rates.

### MINIMUM ELIGIBILITY REQUIREMENTS:

- Exclusively available for accounts that are members of MADA and are domiciled in Maryland.
- Program participants must be members of MADA prior to policy inception.
- Eligible members of MADA are that current policyholders with Chesapeake Employers will be able to join the program at the normal anticipated renewal date.
- Accounts will be reevaluated for eligibility in the program at renewal.
- Accounts in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) tiers are not eligible for the MADA program.
- Minimum Total Subject premium  $\geq$  \$5,000. Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.

**NOTE:** Please go to <http://www.mdauto.org> for additional information about the Maryland Automobile Dealers Association.



## Maryland Nonprofits (MAN)

### BENEFITS:

- Eligible MAN members will receive a **15% safety group discount** for all accounts written in DM or Standard Tier and a **10% safety group discount** for all accounts written in Preferred Tier, Select Tier and Chesapeake Choice Tier.

### ELIGIBILITY REQUIREMENTS: MINIMUM:

- Exclusively available for accounts that are members of Maryland Nonprofits and are domiciled in Maryland.
- Program participants must be members of Maryland Nonprofits prior to policy inception.
- Eligible members of Maryland Nonprofits who are currently insured with Chesapeake Employers will be able to join the program at the normal anticipated renewal date.
- Accounts will be reevaluated for eligibility in the program at renewal.
- Accounts in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) tiers are not eligible for the MAN program.
- Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.

**NOTE:** Please go to <http://www.marylandnonprofits.org> for additional information about Maryland Nonprofits.



## Maryland Building Industry Association (MBIA)

### BENEFITS:

- Eligible MBIA members will receive a **10% safety group discount** for all accounts written in DM, Standard, Preferred, Select, and Chesapeake Choice tiers.

### MINIMUM ELIGIBILITY REQUIREMENTS:

- Exclusively available for accounts that are members of MBIA and are domiciled in Maryland.
- Program participants must be members of MBIA prior to policy inception.
- Eligible members of MBIA who are currently insured with Chesapeake Employers will be able to join the program at the normal anticipated renewal date.
- Minimum Total Subject premium  $\geq$  \$30,000.
- Accounts will be reevaluated for eligibility in program at renewal.
- Accounts in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) tiers are not eligible for the MBIA program.
- Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.

**NOTE:** Please go to <http://www.marylandbuilders.org> for additional information about the Maryland Building Industry Association.



## Maryland State Firemen's Association (MSFA)

### BENEFITS:

- MSFA program policyholders offers a Safety Group Dividend, which will be based on annual loss performance (see Chesapeake Employers' Producer Guide for further details).
- Account written with a Safety Group Dividend Plan do not qualify for an individual Safe Returns Dividend Plan.
- The program contains no deviation off Chesapeake Employers' standard rates.

### MINIMUM ELIGIBILITY REQUIREMENTS:

- Exclusively available for accounts that are members of MSFA and are domiciled in Maryland.
- Program participants must be members of MSFA prior to policy inception.
- Eligible members of MSFA who current policyholders with Chesapeake Employers are will be able to join the program at the normal anticipated renewal date.
- Accounts will be reevaluated for eligibility in the program at renewal.
- Accounts in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) tiers are not eligible for the MSFA program.
- Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.

**NOTE:** Please go to <http://www.msfa.org> for additional information about the Maryland State Firemen's Association.

## AFFINITY GROUP PROGRAMS

Chesapeake Employers offers group discounted workers' compensation insurance through trade associations and affinity groups. Affinity groups are different, in that affinity programs are for homogeneous groups that are not part of a trade association, but the policyholders have met certain safety and underwriting criteria.



### Alternative Dispute Resolution (ADR)

#### BENEFITS:

- Eligible ADR policyholders written in DM, Standard Tier, Preferred Tier, Select Tier, and Chesapeake Choice Tier will receive a **10% deviation off Chesapeake Employers' base rates**.
- Guaranteed market accounts (BP, BPT, and BPE tiers) may elect to be included in the ADR program; however, they will not receive the 10% deviation.
- Non-union employees in a union shop receive statutory benefits.

#### MINIMUM ELIGIBILITY REQUIREMENTS:

- Membership in affiliated unions (with local chapter name and number identified) and signatory to the collectively bargained workers' compensation progress agreement is required.
- All eligible members will be accepted in the program, but eligibility for ADR pricing tiers, scheduled rating, and dividend plans will be determined by established Chesapeake Employers' underwriting practice and risk characteristics.
- Only Maryland-based employers are eligible for coverage under this plan. Coverage in other states may be available; however, this program will not apply to those non-Maryland-based businesses.
- Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.



### Maryland Home Improvement (MHI)

#### BENEFITS:

- Eligible MHI contractors will receive a **10% safety group discount** for all accounts written in DM, Standard, Preferred, Select, and Chesapeake Choice tiers.

#### MINIMUM ELIGIBILITY REQUIREMENTS:

- Exclusively available for accounts that are licensed MHI contractors and are domiciled in Maryland.
- Eligible licensed contractors who are current policyholders of Chesapeake Employers will be able to join the program at the normal anticipated renewal date.
- Accounts will be reevaluated for eligibility in the program at renewal.
- Program participants must be licensed MHI contractors prior to policy inception.
- Accounts in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) tiers are not eligible for the MHI program.
- Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.



## Maryland Restaurant Owners Program (ROP)

### BENEFITS:

- Eligible ROP policyholders will receive a **10% safety group discount** for all accounts written in DM, Standard, Preferred, Select, and Chesapeake Choice tiers.
- MROP program policyholders will be part of a **Safety Group dividend plan**, which will be based on annual loss performance (see Chesapeake Employers' Producer Guide for further details).
- Account written with a Safety Group Dividend Plan do not qualify for an individual Safe Returns Dividend Plan.

### MINIMUM ELIGIBILITY REQUIREMENTS:

- Exclusively available for accounts that are domiciled in Maryland.
- Accounts will be reevaluated for eligibility in the program at renewal.
- Accounts in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) tiers are not eligible for the MROP program.
- Membership in the Maryland Restaurant Association is Not Required.



## Tree Care Experts (TCE)

### BENEFITS:

- Eligible TCE policyholders will receive a **10% safety group discount** for all accounts written in DM, Standard, Preferred, Select, and Chesapeake Choice tiers.
- TCE program policyholders will be part of a **Safety Group dividend plan**, which will be based on annual loss performance (see Chesapeake Employers' Producer Guide for further details).
- Account written with a Safety Group Dividend Plan do not qualify for an individual Safe Returns Dividend Plan.

### MINIMUM ELIGIBILITY REQUIREMENTS:

- Exclusively available for accounts that are domiciled in Maryland.
- Eligible accounts must fall under the following standard industrial classification (SIC) codes:
  - 0781 – Landscape Counseling and Planning
  - 0782 – Lawn and Garden Services
  - 0783 – Ornamental Shrub and Tree Services
- Minimum Total Subject premium  $\geq$  \$10,000,
- Accounts will be reevaluated for eligibility in the program at renewal.
- Accounts in Base Plus (BP), Base Plus Two (BPT) or Base Plus Extended (BPE) tiers are not eligible for the TCE program.
- Additional underwriting requirements apply. Eligibility is subject to the approval of a Chesapeake Employers Underwriter.