



Property & Casualty Insurance Program

Associated Builders and Contractors, Inc. of Iowa has partnered with Continental Western Group for an **exclusive Property & Casualty Insurance Program**. Through this exclusive program, ABC of Iowa members can benefit from a group safety dividend as well as exceptional insurance coverage for their contracting business.

As of January 1, 2020, all Iowa agencies contracted with Continental Western Group have an opportunity to access this insurance program for their qualified contracting clients and prospects.

Continental Western Group has reaffirmed our commitment to the program and lowered the qualifying group premium threshold to \$500,000. We're excited to share that we already have some premium in the program. The larger the participation by the association - the larger the dividend potential.

ABC of Iowa members can receive up to a 13% dividend based on the annualized earned premiums for the entire group on the following lines of coverage: Business Auto, General Liability, Inland Marine Contractors Equipment and Commercial Property. A stand-alone Workers Compensation dividend is also available if eligible.

Dividends* are calculated by subtracting eligible premium from the total incurred losses at 21, 33 and 45 months after expiration. Qualifying dividends will be paid at each of these calculation dates. To participate in this exclusive program, agents must inform their CWG underwriter if the insured is an ABC member.

No dividend is guaranteed, and the payment of any dividend is subject to compliance with applicable law, program eligibility requirements and loss experience for participating accounts.

**Offered exclusively to ABC members through CWG.*

Questions? Please contact your underwriter.

CLICK HERE for CWG Iowa Team contact information.

COVERAGE PROVIDED BY CONTINENTAL WESTERN INSURANCE COMPANY, UNION INSURANCE COMPANY, ACADIA INSURANCE COMPANY, FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C., TRI-STATE INSURANCE COMPANY OF MINNESOTA

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