



Property & Casualty Insurance Program

Associated Builders and Contractors, Inc. of Iowa has partnered with Continental Western Group (CWG) for an **exclusive Property & Casualty Insurance Program**. Through this 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, 2025, all Iowa agencies contracted with CWG have an opportunity to access this program for their qualified contracting clients and prospects.

Depending on program volume, 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, **please ask your agent to inform the CWG underwriter that you are 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.

Find An Agent

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cwgins.com/ABCOflowa



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