

44%

of injuries happen during the first year on the job ... and account for 51% of the gross incurred claim cost.*



The CMCA Association Safety Program

- The CMCA Association Safety Program can save you up to 4% on your workers' compensation premiums.
- As a member of the CMCA Association Safety Program, you have access to dedicated professionals to work through injury reporting, return-to-work cases and injury management.
- Based on the safety record of the Association Group, members have the potential to receive safety dividends.
- In 2018, Pinnacol Assurance returned over \$600,000 to CMCA Association members.

DID YOU KNOW?

You have potential to receive a safety dividend when you are a part of the CMCA Association Safety Program. This is a portion of the premium returned to the policyholder based on the safety record of the Association Program's members.

The trucking industry is second only to home health care for workers at risk of injury.*

Colorado state law requires companies to provide workers' compensation insurance as soon as they hire a single employee.

The Colorado Motor Carriers Association, along with our Partners at Pinnacol Assurance and Flood and Peterson, can help ensure your company is protected.



Why choose Pinnacol to provide that protection? What makes them stand out?

The Pinnacol Assurance Difference

- Pinnacol has decreased rates for four consecutive years and paid out \$70 million in general dividends to our customers.
- With over 100 years of workers' compensation experience, Pinnacol has the industry expertise to help your business with its unique needs.
- Pinnacol has the largest, most skilled Safety Services team in the state and can help improve risk management, leading to fewer claims.

PINNACOL
WORKERS' COMP INSURANCE

 **Flood and Peterson**

FOR MORE INFORMATION, CONTACT ONE OF THESE FLOOD AND PETERSON REPRESENTATIVES

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