



GROUP DIVIDEND

JOIN THE GROUP

HCC has joined forces with Pinnacle Assurance to offer a group insurance option designed to reduce workers' compensation costs by promoting risk management and accident prevention plans in the workplace.

-----WHAT IS THE TRI-SAFETY GROUP-----

As you have probably heard, Pinnacle significantly altered the associations Workers' Compensation program and now requires a premium level that HCC could not meet as a stand-alone program. With Pinnacle's approval, we teamed with the Independent Electrical Contractors (IEC) and the Painting & Decorating Contractors of America (PDCA) to form the Tri-Safety Group. CRS Insurance Brokerage will continue to service HCC members.

-----SAVINGS-----

By combining the premium of HCC, a larger premium base is established allowing Pinnacle Assurance to reduce costs and return dividends to members based on loss histories. By joining the group, you receive access to loss control resources and assistance in establishing safe working conditions. Group members then pay a premium based on their current individual record.

Each member's premium is based on their own individual loss experience. No member will pay more for participating in a group dividend program than they would as a non-participant and there is a chance to earn additional savings on workers' compensation insurance with an up-front discount for eligible participants. In addition, there is the potential to receive a dividend for maintaining a safe workplace. A dividend is a portion of premium returned to a policyholder based on the safety record of the dividend group.

-----SHARING-----

HCC offers an opportunity for members to share resources and expertise. Rather than each individual employer creating a safety plan, members assist with the development, implementation, and coordination of safety programs—customized by industry—for all members to follow. Full participation by association members can maximize cost savings and dividend potential.

MEMBERSHIP BENEFITS

- 1 Eligibility for a 4% discount upfront
- 2 Easy reporting of claims over the Internet, phone or fax
- 3 Industry-specific safety program, training and materials
- 4 Safety and educational seminars – available online and in locations across the state
- 5 Improved risk management and loss control
- 6 Assistance with cost containment certification to earn additional discounts
- 7 Individualized service from a Pinnacle Assurance customer-focused service team
- 8 Fraud prevention and detection services
- 9 Legal services

-----SIGN UP NOW-----

Participating members will retain their individual Pinnacle Assurance policyholder credit structure.

For more information, contact our designated agent.

CRS Insurance
Phone: 303.996.7800



1114 W. 7th Ave., Ste 240
Denver, CO 80204
303.893.3893
info@hispanic-contractors.org
www.hispanic-contractors.org