

group dividend  
join the group!



## The Colorado Association of Home Builders Workers' Compensation Group Dividend Plan

**As a leader in your industry and a Colorado Association of Home Builders member, you deserve the best workers' compensation insurance services at the best price.**

The Colorado Association of Home Builders has joined forces with Pinnacol Assurance to offer a group insurance option designed to reduce workers' compensation costs by promoting risk management and accident prevention plans in the workplace.

### **Pinnacol Assurance Services**

The Colorado Association of Home Builders members receive an extensive and unmatched array of services at no additional cost from Pinnacol Assurance. Services range from educational seminars, safety programs, fraud prevention and detection to underwriting, claims management and legal services. Pinnacol Assurance's multi-disciplined teams provide one-stop shopping for your workers' compensation needs.

### **Pinnacol Assurance Technology**

Pinnacol Assurance offers The Colorado Association of Home Builders Group members top of the industry, web-based customer service tools. Save time by reporting claims over the Internet, or access claims and policy information by registering for Pinnacol OnLine.

### **Pinnacol Assurance Group Plan**

By combining the premium of Colorado Association of Home Builders Group members, a larger premium base is established allowing Pinnacol Assurance to reduce costs and return dividends to members based on loss histories. By joining the group, each member receives 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. Member costs under the Pinnacol group plan will

never be more than what they would be as a non-participant. Dividends are distributed among the membership based on each member's loss experience. Members with a low loss ratio receive a greater portion of the dividend; those with high losses receive little or no portion of the dividend.

### **The Colorado Association of Home Builders Group Member Benefits**

- Eligibility for a dividend
- Easy reporting of claims over the Internet, phone or fax
- Improved risk management and loss control
- Tools to create a safer work environment
- Individualized service from a Pinnacol Assurance customer-focused team
- Information and training to contain workers' compensation costs
- Personalized service from your broker

### **Sign Up Now**

There are no risks or potential for increased premiums. Participating members retain their individual Pinnacol Assurance policyholder credit structure.

### **For More Information Contact:**

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