



## **County Workers' Compensation Pool (CWCP) Coverage Highlights**

The following are a few of the *general* CWCP coverages that we would like to highlight. The insurance policy contains the actual terms and conditions.

- Your CWCP membership covers all employees, statutory volunteers, and appointed board members who are utilized by the county.
- Since workers' compensation coverage is statutory, the coverage provided through the County Workers' Compensation Pool is essentially the same as all insurance carriers.
- ***CWCP does not charge additional premium for audited payroll.*** You will not receive a bill in future years for your current year coverage.

At no additional charge, membership in CWCP includes the following and more:

- Loss prevention training, consultation, and site evaluations
- Return-to-Work Program assistance with crossover assistance from both Workers' Compensation and Human Resources
- An extensive reference and film library
- Risk management services
- Employment practices consultation and training
- Policy and contract review
- Filing required documents with Division of Insurance
- NCCI experience rating mod – pool-wide
- Claims administered by experts in workers' compensation
- Legislative updates and guidance on how to abide
- Board of County Commissioners orientation/education

Because CWCP is an intergovernmental agreement, under Colorado law, the county is not required to go out to bid each year, eliminating the time and expense of county staff preparing and reviewing bid specifications.

***County owned and operated; you can't get more local.*** The value of your contribution expands with CTSI and the pools' closed-loop cash flow model.