



## **Workers' Compensation Program**

Colorado Special Districts Property & Liability Pool (CSD Pool) started its own workers' compensation pool in 2001. The special districts now have a more competitive option compared to the rates offered by traditional compensation carriers. Premium contributions are paid into the pool and claim costs are paid from the pooled funds. An actuarial evaluation is made annually to assure the adequacy of reserves for future claim payments.

Loss control services are available from the CSD Pool through a dedicated safety management consultant at McGriff, Seibels & Williams. Services include, but are not limited to, assistance in the development and implementation of safety programs, compliance with the Americans with Disabilities Act (ADA), hazard communications, and early return-to-work programs.

### **Procedure:**

- Your special district must be a member in good standing of the Special District Association of Colorado (SDA)
- Workers' compensation specifications should be submitted on Pool Applications. Complete **all** sections with supporting information attached. Applications must be signed and submitted to our Pool Administrator, McGriff, Seibels, & Williams along with the prior year district financials.
- The Best Practices Survey should be completed and signed by the district for credit consideration.
- As a prerequisite to becoming a participant of the program, the State of Colorado also requires a Group Self Insurance Resolution be adopted by the special district governing body.

**Volunteers:**

Volunteers shall **not** be considered as workers for the purpose of Workers Compensation insurance unless CSD Pool is notified of the district's election to cover them, the district's Board has passed a resolution of their intent to cover volunteers, and remits a corresponding contribution. Also, the district must keep a roster of the total number of volunteers for each coverage classification and submit it to the CSD Pool annually.

**Special Features:**

- Statutory State of Colorado Workers' Compensation Coverage
- \$2,000,000 Employers Liability
- Terrorism Risk Insurance Act (TRIA) included
- District Employees Covered
- Coverage for Board Members Optional
- Claim Deductible Options Available
- USL&H and Federal Acts Coverage Available
- Early-Return-to-Work Program Assistance
- Loss Prevention Assistance
- Designated Medical Provider Assistance
- Premium Cost Containment Certification Program
- Crisis Management