



Owner-Operator Independent Drivers Association, Inc.

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April 25, 2022

Via Email

The Honorable Robert Rodriguez
State Senator
Colorado General Assembly

The Honorable Shannon Bird
State Representative
Colorado General Assembly

Dear Senator Rodriguez and Representative Bird:

The Owner-Operator Independent Drivers Association (OOIDA) supports SB 22-035, legislation you introduced that addresses coverage requirements for occupational accident (Occ/Acc) insurance in Colorado. We appreciate your leadership on this issue.

OOIDA represents roughly 150,000 independent truck drivers and small motor carriers nationwide, including more than 2,000 who live in Colorado. In other words, our members are generally those that are directly impacted by Colorado's existing Occ/Acc requirements, which effectively prohibits them from purchasing Occ/Acc coverage.

Several years ago, OOIDA surveyed our Colorado members with a basic question: Should we work with Colorado lawmakers and industry stakeholders to provide Occ/Acc coverage as an alternative to workers' compensation? The responses were a resounding yes.

Occ/Acc tends to be a preferred alternative because it is more affordable, provides unique benefits, and includes coverage for non-work related accidents. It is also portable, which means if truck drivers move to another state, they can keep their coverage. Conversely, workers' compensation is more expensive, not portable, and often times does not reflect the needs of the person being covered.

It is also important to note that most owner-operators start their career in trucking as an employee driver and at some point they choose to become an owner-operator. This means that not only are owner-operators among the most experienced drivers on the road, they also have plenty of opportunities to be an employee driver, but some people simply prefer to be in business for themselves.

Owner-operators who live in Colorado are in a dilemma where they are (1) unable to purchase an Occ/Acc policy, or (2) paying for a workers' compensation policy that might not cover them if something were to happen. At least that's our understanding of the situation.

SB 22-035 would effectively give owner-operators the option to purchase an Occ/Acc policy as an alternative to workers' compensation. We appreciate your support and hope your colleagues will pass this long overdue legislation. Please contact me directly at (816) 229-5791 ext. 1603 or mike_matousek@ooida.com should you have any questions or require additional information.

Respectfully,

A handwritten signature in black ink, appearing to read "Mike Matousek", written in a cursive style.

Mike Matousek
Director of State Legislative Affairs
OOIDA