

“They took the time to simply ask how we were doing.” — Jandale Carter



Pinnacol insures some of Colorado's highest-risk businesses.

At Pinnacol Assurance, we believe injured workers deserve support and compassion from their insurance carrier, as well as timely medical care and financial compensation.

As a result, our employees' relationships with injured workers often become personal and meaningful. And that's what sets us apart.

Pinnacol has the privilege — and great responsibility — of helping people through a difficult period of their lives. We come into the picture when they're most vulnerable — injured or ill, unable to work and anxious about providing for their families.

Pinnacol guides injured workers through the complexities of the workers' compensation system, with all its legal requirements, state-mandated documentation and industry-specific terminology. We take time to explain their benefits under Colorado law. We facilitate three-way phone calls when an injured worker is uneasy about asking a doctor's office questions on his or her own. Our staff has even been known to meet families at the hospital with paperwork in hand, so that benefits and wage-replacement checks can begin flowing as soon as possible.

That's a personal touch that only Pinnacol, as a Colorado-based company, can provide.



In the “Profiles” section of this report, you’ll hear about three Coloradans whose lives were changed by workplace injury and the Pinnacol employees who helped them. We are honored to be part of their life stories.



Tom Young was a Golden firefighter and father of two small children in 1990 when he was rendered quadriplegic while trying to save an injured hang glider. Tom battled a deep depression and now says, “I really began to live again the day I returned to work.”



Jandale Carter became a widow five years ago when husband Barry was electrocuted at the Greeley salvage yard where he worked. Despite the family’s financial and emotional struggles, two of the three Carter children have been able to attend college with scholarships from the Pinnacol Foundation.



Harley Bowers was supervising a construction project in Buena Vista when a ladder gave out under him, severely breaking his foot. Throughout surgery and the staph infection that followed, he says, Pinnacol staff took care of him “like I was family.”

We admire Tom, Jandale and Harley for the way they’ve handled adversity. Their courage and determination are an inspiration to injured workers and Pinnacol employees alike. To experience their stories on video, please visit our 2009 Online Annual Report at www.pinnacol.com.